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Fill in this information to identify your case:	
United States Bankruptcy Court for the:	
Northern District of: Illinois (State)	
Case number (if known)	Chapter you are filing under:
	Chapter 7
	Chapter 11 Chapter 12
	Chapter 13

### Official Form 101

### **Voluntary Petition for Individuals Filing for Bankruptcy**

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a joint case—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car, "the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pa	art 1: Identify Yourself		
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1.	Your full name	Joy First name	First name
	Write the name that is on your government-issued picture identification (for example, your driver's license or passport	Middle name Griggs Last name	Middle name  Last name
	Bring your picture identification to your meeting with the trustee.	Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)
2.	All other names you have used in the last 8 years	First name	First name
	Include your married or	Middle name	Middle name
	maiden names.	Last name	Last name
		First name	First name
		Middle name	Middle name
		Last name	Last name
3.	Only the last 4 digits of your Social Security number or	XXX - XX- 4426	xxx - xx
	federal Individual Taxpayer Identification number (ITIN)	or 9 xx - xx-	OR 9 xx - xx-

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De	ebtor 1 Joy First Name	Griggs  Middle Name Last Name	Case number (if known)
	T II OT TTAINS	Interest traine	
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
4.	Any business names and Employer	I have not used any business names or EINs.	I have not used any business names or EINs.
	Identification Numbers (EIN) you have used in the last	Business name	Business name
	8 years	Business name	Business name
	Include trade names and doing business as names	EIN	EIN
		EIN	EIN
5.	Where you live		If Debtor 2 lives at a different address:
		8000 S. Richmond  Number Street	Number Street
		Chicago Illinois 60652	
		City State Zip Code Cook	City State Zip Code
		County	County
		If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.
		Number Street	Number Street
		City State Zip Code	City State Zip Code
6.	Why you are choosing this district	Check one:	Check one:
	to file for bankruptcy	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.
		I have another reason. Explain. (See 28 U.S.C. §§ 1408.)	I have another reason. Explain. (See 28 U.S.C. §§ 1408.)

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Debtor 1 Joy			Case number (if kno	own)
First Name	Middle Name	Last Name		
Part 2: Tell the Court Abo	out Your Bankruptcy Case	<del>)</del>		
7. The chapter of the Bankruptcy Code you are choosing to file under		cription of each, see <i>Notice Req</i> adalon, go to the top of page 1 and		C. § 342(b) for Individuals Filing for opriate box.
8. How you will pay the fee	more details about how cashier's check, or mo may pay with a credit of the lindividuals to Pay You.  I request that my fee judge may, but is not rethe official poverty lines.	w you may pay. Typically, if you oney order If your attorney is card or check with a pre-printe in installments. If you choose our Filing Fee in Installments (Combe waived (You may request required to, waive your fee, and e that applies to your family sin, you must fill out the Applic	ou are paying the submitting your ed address. ethis option, sign official Form 103 this option only and may do so onlize and you are u	the clerk's office in your local court for e fee yourself, you may pay with cash, it payment on your behalf, your attorney an and attach the <i>Application for IA</i> ).  If you are filing for Chapter 7. By law, a ly if your income is less than 150% of unable to pay the fee in installments). If the Chapter 7 Filing Fee Waived (Official)
9. Have you filed for bankruptcy within the last 8 years?	No.  Yes. District  District  District	WhenWhenWhen	MM / DD / YYYY  MM / DD / YYYY  MM / DD / YYYY	Case number  Case number  Case number
10. Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?	Yes. Debtor District Debtor District	WhenWhen	MM / DD / YYYY	Relationship to you  Case number, if known  Relationship to you  Case number, if known
11. Do you rent your residence?	✓ No. Go to line  Yes. Fill out <i>In</i> .	e 12.		b you want to stay in your residence?  St You (Form 101A) and file it with

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Griggs Debtor 1 Joy \_\_ Case number (if known) First Name Middle Name Part 3: Report About Any Businesses You Own as a Sole Proprietor 12. Are you a sole No. Go to Part 4. **✓** proprietor of any fullor part-time Yes. Name and location of business business? Name of business, if any A sole proprietorship is a business you operate as an Number Street individual, and is not a separate legal entity such as a corporation, partnership, or LLC. If you have more than City State Zip Code one sole proprietorship, use a Check the appropriate box to describe your business: separate sheet and Health Care Business (as defined in 11 U.S.C. § 101(27A)) attach it to this petition. Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) Stockbroker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(6)) None of the above 13. Are you filing under If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set Chapter 11 of the appropriate deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance **Bankruptcy Code and** sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. § 11 16(1)(B). are you a small business debtor? No. I am not filing under Chapter 11. V For a definition of small business debtor, No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the see 11 U.S.C. § Bankruptcy Code. 101(51D). Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention 14. Do you own or have  $\overline{}$ No. any property that Yes. What is the hazard? poses or is alleged to pose a threat of imminent and If immediate attention is needed, why is it needed? identifiable hazard to public health or safety? Or do you Where is the property? own any property Street Number that needs immediate attention? For example, do you own perishable goods, City State Zip Code or livestock that must be fed, or a building that needs urgent repairs?

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Debtor 1 Joy Griggs Case number (if known)
First Name Middle Name Last Name

Part 5: Explain Your Efforts to Receive a Briefing About Credit Counseling								
	About Debtor 1:		About Debtor 2 (Sp	oouse Only in a Joint Case):				
15. Tell the court	You must check one:		You must check one:					
whether you have received briefing about credit counseling.	counseling ager	fing from an approved credit ncy within the 180 days before I aptcy petition, and I received a mpletion.	counseling ager	fing from an approved credit ncy within the 180 days before I aptcy petition, and I received a appletion.				
The law requires that you receive a briefing		the certificate and the payment plan, eveloped with the agency.		the certificate and the payment plan, veloped with the agency.				
about credit counseling before you file for bankruptcy. You must truthfully	counseling ager	fing from an approved credit ncy within the 180 days before I aptcy petition, but I do not have a mpletion.	counseling ager	fing from an approved credit ncy within the 180 days before I uptcy petition, but I do not have a mpletion.				
check one of the following choices. If you cannot do so, you are not eligible to file.		ter you file this bankruptcy petition, copy of the certificate and payment		er you file this bankruptcy petition, copy of the certificate and payment				
If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your	from an approve obtain those ser made my reques	ked for credit counseling services ed agency, but was unable to rvices during the 7 days after I st, and exigent circumstances emporary waiver of the	from an approve obtain those ser made my reques	ked for credit counseling services ed agency, but was unable to rvices during the 7 days after I st, and exigent circumstances emporary waiver of the				
creditors can begin collection activities again.	requirement, atta efforts you made unable to obtain i	ay temporary waiver of the ch a separate sheet explaining what to obtain the briefing, why you were t before you filed for bankruptcy, and umstances required you to file this	requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were you filed for bankruptcy, and es required you to file this what exigent circumstances required you to file this case.  Your case may be dismissed if the court is dissatisfied					
		e dismissed if the court is dissatisfied for not receiving a briefing before ruptcy.						
	receive a briefing must file a certifica with a copy of the	sfied with your reasons, you must still within 30 days after you file. You ate from the approved agency, along a payment plan you developed, if any. so, your case may be dismissed.	receive a briefing must file a certific with a copy of the	sfied with your reasons, you must still within 30 days after you file. You ate from the approved agency, along a payment plan you developed, if any. o, your case may be dismissed.				
		Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.		the 30-day deadline is granted only mited to a maximum of 15 days.				
		I am not required to receive a briefing about credit counseling because of:		d to receive a briefing about credit ause of:				
	☐ Incapacity.	I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.	☐ Incapacity.	I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.				
	Disability.	My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.	Disability.	My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.				
	Active duty.	I am currently on active military duty in a military combat zone.	Active duty.	I am currently on active military duty in a military combat zone.				
	about credit cour	are not required to receive a briefing aseling, you must file a motion for ounseling with the court.	about credit cour	are not required to receive a briefing seling, you must file a motion for ounseling with the court.				

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Debtor 1 Joy		riggs Case number	er (it known)			
First Name  Part 6: Answer These Que	Middle Name La estions for Reporting Purposes	st Name				
16. What kind of debts do you have?	16a Are your debte primarily consumer debte? Consumer debte are defined in 11 LLS C & 101(9) as					
17. Are you filing under Chapter 7? Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	expenses are paid that full No.		empt property is excluded and administrative unsecured creditors?			
18. How many creditors do you estimate that you owe?	✓ 1-49 ☐ 50-99 ☐ 100-199 ☐ 200-999	1,000-5,000 5,001-10,000 10,001-25,000	25,001-50,000 50,001-100,000 More than 100,000			
19. How much do you estimate your assets to be worth?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	\$1,000,001-\$10 million \$10,000,001-\$50 millio \$50,000,001-\$100 millio \$100,000,001-\$500 mi	on \$1,000,000,001-\$10 billion ion \$10,000,000,001-\$50 billion			
20. How much do you estimate your liabilities to be?	□ \$0-\$50,000 □ \$50,001-\$100,000 ☑ \$100,001-\$500,000 □ \$500,001-\$1 million	\$1,000,001-\$10 million \$10,000,001-\$50 millio \$50,000,001-\$100 millio \$100,000,001-\$500 mi	on \$1,000,000,001-\$10 billion ion \$10,000,000,001-\$50 billion			
Part 7: Sign Below	Lhave everyinged this petition, an	d I declare under penalty of periu	ny that the information provided in true and			
For you	I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct.  If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7.  If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b).					
	I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.					
	/s/ Joy Griggs	<b>x</b>				
	Signature of Debtor 1  Executed on2/22/2017		eature of Debtor 2			
	MM / DD /		MM / DD / YYYY			

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Debtor 1 Joy		Griggs	Case number (if	known)
First Name	Middle Name	Last Name		
For your attorney, if you are represented by one	eligibility to proceed une	der Chapter 7, 11, 12	, or 13 of title 11, Unite	ave informed the debtor(s) about d States Code, and have explained the also certify that I have delivered to the
If you are not	debtor(s) the notice requ	ired by 11 U.S.C. § 3	342(b) and, in a case in v	which § 707(b)(4)(D) applies, certify that I
represented by an	. ,			ules filed with the petition is incorrect.
attorney, you do not	•	, , , , , , , , , , , , , , , , , , ,		
need to file this page.	/s/ Morsheda Hash	em.	Date	2/22/2017
	Signature of Attorney	****	M	M / DD / YYYY
	Morsheda Hashem			
	Printed name			
	Semrad Law Firm			
	Firm name			
	11101 S. Western Ave	enue		
	Street	, indo		
	-			
	Chicago		Illinois	60643
	City		State	Zip Code
	Contact phone	3122374973	Email address	mhashem@semradlaw.com
			<del>-</del>	
	Bar number		State	

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Fill in this information to identify your case:									
Debtor 1	Joy		Griggs						
	First Name	Middle Name	Last Name						
Debtor 2									
(Spouse, if filing)	First Name	Middle Name	Last Name						
United States E	Bankruptcy Court for the:	Northern	District of Illinois						
			(State)						
Case number (If known)									

П	Check if this is an
	amended filing

### Official Form 106Sum

### Summary of Your Assets and Liabilities and Certain Statistical Information 12/1

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page.

	Your assets
	Value of what you own
. Schedule A/B: Property (Official Form 106A/B)	\$0.00
1a. Copy line 55, Total real estate, from Schedule A/B	<del>Ψ</del> 0.00
1b. Copy line 62, Total personal property, from Schedule A/B	\$12,124.50
1c. Copy line 63, Total of all property on Schedule A/B	\$12,124.50
Part 2: Summarize Your Liabilities	
	Your liabilities
	Amount you owe
2. Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D)	\$31,334.00
2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	
3. Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F)	\$0.00
3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$77,684.00
Your total liabilities	\$109,018.00
Part 3: Summarize Your Income and Expenses	
1. Schedule I: Your Income (Official Form 106I)	\$1,100.38
Copy your combined monthly income from line 12 of Schedule I	Ψ1,100.30
5. Schedule J: Your Expenses (Official Form 106J)	\$790.00
Copy your monthly expenses from line 22, Column A, of Schedule J	Ψ100.00

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Griggs Debtor 1 Joy \_ Case number (if known) First Name Middle Name Last Name Part 4: **Answer These Questions for Administrative and Statistical Records** 6. Are you filing for bankruptcy under Chapters 7, 11, or 13? No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. Yes. 7. What kind of debt do you have? Your debts are primarily consumer debts. Consumer debts are those incurred by an individual primarily for a personal, family, or household purpose. 11 U.S.C. § 101(8). Fill out lines 8-10 for statistical purposes. 28 U.S.C. § 159. Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. 8. From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official \$1,261.47 Form 122A-1 Line 11; **OR**, Form 122B Line 11; **OR**, Form 122C-1 Line 14. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F: From Part 4 on Schedule E/F, copy the following: **Total claim** \$0.00 9a. Domestic support obligations (Copy line 6a.) \$0.00 9b. Taxes and certain other debts you owe the government. (Copy line 6b.) \$0.00 9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.) \$76,787.00 9d. Student loans. (Copy line 6f.) \$0.00 9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.) \$0.00 9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)

\$76,787.00

9g. Total. Add lines 9a through 9f.

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Fill in this	inforn	nation to identify your c	ase:		-			
					0.1			
Debtor 1		Joy First Name	Middle N	lame	Griggs Last Name			
Debtor 2								
(Spouse, if fil	ling)	First Name	Middle N	lame	Last Name			
United Sta	ates Ba	ankruptcy Court for the:	Northern		District of Illinois (State)			
Case num (If known)	ber							
Officia	ıl Fo	orm 106A/B						Check if this is an amended filing
Sched	dul	e A/B: Prope	rty					12/1
category v responsibl write your	where le for name	you think it fits best. E supplying correct infor a and case number (if k	Be as complete a mation. If more s known). Answer e	nd ac pace very	asset only once. If an asset f curate as possible. If two ma is needed, attach a separate question. r Other Real Estate You C	rried people a sheet to this	re filing together, both a form. On the top of any a	are equally
1. Do you	ı own	or have any legal or ed	quitable interest	in an	residence, building, land, or	similar prope	rty?	
<b>✓</b>	No. 0	Go to Part 2						
	Yes.	Where is the property?						
1.1	Ctroo	t address, if available, or	oth or description	Wh	at is the property? Check all th Single-family home	at apply.	the amount of any secu	claims or exemptions. Put ired claims on <i>Schedule D:</i> hims Secured by Property.
	Silee	r address, ii avaliable, or	other description		Duplex or multi-unit building		Current value of the	Current value of the
					Condominium or cooperative		entire property?	portion you own?
				H	Manufactured or mobile home Land			
	Num	ber Street		H	Investment property		Describe the nature o	
	0:1	Otala	7'- 0-1-	Ħ	Timeshare Other		interest (such as fee s the entireties, or a life	
	City	y State Zip Code						
				<b>Wh</b> one	o has an interest in the prope	rty? Check	Check if this is co	ommunity property
					Debtor 1 only			
					Debtor 2 only			
					Debtor 1 and Debtor 2 only			
				Ш	At least one of the debtors and			
					er information you wish to ad perty identification number:	d about this it	em, such as local	
If you	own o	or have more than one, li	st here:		<u> </u>			
				Wh	at is the property? Check all th	at apply.		claims or exemptions. Put ired claims on <i>Schedule D:</i>
1.2	Stree	t address, if available, or	other description	브	Single-family home			nims Secured by Property.
				H	Duplex or multi-unit building  Condominium or cooperative		Current value of the	Current value of the
				H	Manufactured or mobile home		entire property?	portion you own?
		_		Ħ	Land			
	Num	ber Street			Investment property		Describe the nature of interest (such as fee s	
	City	State	Zip Code		Timeshare Other		the entireties, or a life	e estate), if known.
				Whone		rty? Check	Check if this is co (see instructions)	ommunity property
				닏	Debtor 1 only			
				H	Debtor 2 only Debtor 1 and Debtor 2 only			
				H	At least one of the debtors and	another		
				O+h	er information you wish to ad		em, such as local	
					er information you wish to ad perty identification number <u>:                                    </u>	น สมบนเ เกเร เโ	em, such as lucal	

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Debtor 1	Joy		Griggs Case numb	er (if known)	
	First Name	Middle Name	Last Name	· · · · · ·	
1.3 Stre	et address, if available, or ot		What is the property? Check all that apply.  Single-family home  Duplex or multi-unit building	the amount of any secu	claims or exemptions. Put red claims on Schedule D: ims Secured by Property.
			Condominium or cooperative  Manufactured or mobile home  Land	entire property?	Current value of the portion you own?
Nun	nber Street State	Zip Code	Investment property Timeshare	Describe the nature o interest (such as fee s the entireties, or a life	imple, tenancy by
City	State		Other  Who has an interest in the property? Check one.  Debtor 1 only  Debtor 2 only  Debtor 1 and Debtor 2 only  At least one of the debtors and another  Other information you wish to add about this item property identification number:	(see instructions)	mmunity property
	the dollar value of the po ve attached for Part 1. W		all of your entries from Part 1, including any entridere.	es for pages	
<b>o you ow</b> ou own t	hat someone else drives. If yans, trucks, tractors, sport uno	equitable interestyou lease a vehicle,	t in any vehicles, whether they are registered or nalso report it on Schedule G: Executory Contracts and cycles		
3.1	Model: Year:	Volkswagen Jetta 2013	Who has an interest in the property? Check one.  Debtor 1 only	the amount of any secu	claims or exemptions. Put ured claims on <i>Schedule D:</i> aims Secured by Property.
	Approximate mileage: Other information: 2013 Volkswagen Jetta	90000	Debtor 2 only Debtor 1 and Debtor 2 only  At least one of the debtors and another	Current value of the entire property? \$8750.00	Current value of the portion you own? \$4375.00
			Check if this is community property (see instructions)		
3.2	Make Model: Year:	Mitsubishi Mirage 2017	Who has an interest in the property? Check one.  Debtor 1 only	the amount of any secu	claims or exemptions. Put ured claims on <i>Schedule D:</i> aims Secured by Property.
	Approximate mileage: Other information: 2017 Mitsubishi Mirage: S INTEREST	4000 URRENDER	Debtor 2 only Debtor 1 and Debtor 2 only  At least one of the debtors and another	Current value of the entire property? \$13899.00	Current value of the portion you own? \$6949.50
			Check if this is community property (see instructions)		

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ecured claims or exemptions. Purely secured claims on Schedule alaye Claims Secured by Property of the Current value of the portion you own?  Ecured claims or exemptions. Purely secured claims on Schedule alaye Claims Secured by Property of the Current value of the portion you own?
ny secured claims on Schedule a lave Claims Secured by Property  If the Current value of the portion you own?  Execured claims or exemptions. Pure secured claims on Schedule a lave Claims Secured by Property  If the Current value of the
f the Current value of the portion you own?  ecured claims or exemptions. Pure year of the current value of the portion you own?  ecured claims or exemptions. Pure year of the current value of the current value of the
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ecured claims or exemptions. Property secured claims on <i>Schedule</i>
lave Claims Secured by Property
f the Current value of the portion you own?
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ny secured claims on <i>Schedule i</i> Lave Claims Secured by Property
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D	ebtor 1	Joy First Name	Middle Name	Griggs Last Name	Case number (if known)	
Pa	art 3:		our Personal and Household Ite			
D	o you	own or hav	e any legal or equitable interest	t in any of the following	g items?	Current value of the portion you own?  Do not deduct secured claims or exemptions.
		_	and furnishings liances, furniture, linens, china, kitchenv	ware		
<u>✓</u>		Describe	Misc. Household Goods and Furniture			\$350.00
		tronics ples: Televisions	s and radios; audio, video, stereo, and o	digital equipment; compute	rs, printers, scanners; music	1
<u></u>	Yes. [	Describe	Misc. Electronics			\$200.00
			ue und figurines; paintings, prints, or other in, or baseball card collections; other co	<del></del>		
		Describe				
		les: Sports, ph	rts and hobbies otographic, exercise, and other hobby s; carpentry tools; musical instruments		ables, golf clubs, skis; canoes	
<b>✓</b>	No					
Ш	Yes. [	Describe				
	<b>0. Fire</b> Examp		es, shotguns, ammunition, and related	equipment		
✓	No No	Dogoribo				1
Ш	res. L	Describe				
	1. Clo		clothes, furs, leather coats, designer we	ear, shoes, accessories		
	No	S				1
✓	Yes. L	Describe	Used Clothing			\$225.00
		-	ewelry, costume jewelry, engagement ri r	ings, wedding rings, heirloo	om jewelry, watches, gems,	
뇓	No Vec 1	Describe				
ш	1 69. L	J03011DG				
	Examp	n-farm animal bles: Dogs, cats	s, birds, horses			
✓	No	Dana adla c				1
Ш	res. [	Describe				
1	<b>4. Any</b> No	other person	al and household items you did not	already list, including any	y health aids you did not list	-
		Describe				
	l ∣5. Add	the dollar va	lue of all of your entries from Part 3	, including any entries for	pages you have attached	\$775.00
f	or Part	t 3. Write that	number here			<del></del>

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Deb	tor 1 Joy		Griggs	Case number (if known)	
	First Name	Middle Name	Last Name		
Part	4: Describe Your F	Financial Assets			
Do	you own or have an	y legal or equitable interest	t in any of the following?		Current value of the portion you own?  Do not deduct secured claims or exemptions.
	Cash				
E	xamples: Money you ha	ve in your wallet, in your home, in	a safe deposit box, and on han	nd when you file your petition	
	No				
	✓ Yes			Cash:	\$25.00
17.	Examples: Checking, sa and other similar in	avings, or other financial accounts stitutions. If you have multiple acc		n credit unions, brokerage houses, , list each.	
	No		Institution name:		
	✓ Yes		mondation name.		
		17.1 Chapleing apparent	Chase		¢0.00
		17.1. Checking account:	Chase		\$0.00
		17.2. Checking account:			<u> </u>
		17.3. Savings account:			
		17.4. Savings account:			
		17.5. Certificates of deposit:			
		17.6. Other financial account:			
		17.7. Other financial account:			
		17.8. Other financial account:			
		17.9. Other financial account:			
18.		or publicly traded stocks	-		-
	Examples: Bond funds,	, investment accounts with broker	rage firms, money market accou	nts	
	<b>✓</b> No	Institution or issuer name.			
	Yes	Institution or issuer name:			
19.	Non-publicly traded s	tock and interests in incorpora	ted and unincorporated busin	nesses, including an interest in	<u> </u>
	an LLC, partnership, a			<b>3</b>	
	<b>✓</b> No				
	Yes. Give specific	Name of entity		% of ownership:	
	information about				
	them			_	

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Debt	tor 1 Joy		Griggs	Case number (if known)	
	First Name	Middle Name	Last Name	·	
20.	Negotiable instruments	orate bonds and other negotials include personal checks, cashiers ents are those you cannot transfer Issuer name:	checks, promissory no	ites, and money orders.	
21.			, thrift savings accounts	s, or other pension or profit-sharing plans	
	✓ No	Type of account:	Institution name:		
	Yes. List each account	401(k) or similar plan:	mode don name.		
	separately.	Pension plan:			
		IRA:			
		Retirement account:			
		Keogh:			
		Additional account:			
		Additional account:			
22.	Examples: Agreements vicompanies, or others  No	prepayments I deposits you have made so that with landlords, prepaid rent, public			
	Yes	Electric:			
		Gas:			
		Heating oil:			
		Security deposit on rental unit:			
		Prepaid rent:			
		Telephone:			
		Water:			
		Rented furniture:			
		Other:			
23.	_	or a periodic payment of money to	you, either for life or fo	r a number of years)	
	✓ No  Yes	Issuer name and description:			

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Debt	tor 1 Joy	Griggs	Case number (if known)	
	First Name	Middle Name Last Name		
24.	Interests in an education I 26 U.S.C. §§ 530(b)(1), 529.	<b>RA, in an account in a qualified ABLE program, or </b> UA(b), and 529(b)(1).	ınder a qualified state tuition program.	
	No Institution nar	me and description. Separately file the records of any int	erests.11 U.S.C. § 521(c):	
25.	Trusts, equitable or future exercisable for your benefi	interests in property (other than anything listed in t	line 1), and rights or powers	
	✓ No Yes. Describe			
26.		marks, trade secrets, and other intellectual proper ames, websites, proceeds from royalties and licensing a		
	No Yes. Describe			
27.	Licenses, franchises, and of Examples: Building permits,	other general intangibles exclusive licenses, cooperative association holdings, liqu	uor licenses, professional licenses	
	✓ No  Yes. Describe			
	-			
Mor	ney or property owed to y	ou?		Current value of the portion you own?  Do not deduct secured claims or exemptions.
		/ou?		portion you own?
	Tax refunds owed to you	/ou?		portion you own? Do not deduct secured
	Tax refunds owed to you  ✓ No  ✓ Yes. Give specific information	ation	Federal:	portion you own? Do not deduct secured
	Tax refunds owed to you  ✓ No	ation ng whether e returns	Federal: State:	portion you own? Do not deduct secured claims or exemptions.
28.	Tax refunds owed to you  No Yes. Give specific information about them, including your already filed the and the tax years  Family support	ation ng whether e returns	State: Local:	portion you own? Do not deduct secured claims or exemptions.  \$0.00  \$0.00  \$0.00
28.	Tax refunds owed to you  No Yes. Give specific information about them, including your already filed the and the tax years  Family support	ation ng whether e returns	State: Local:	portion you own? Do not deduct secured claims or exemptions.  \$0.00  \$0.00  \$0.00
28.	Tax refunds owed to you  No Yes. Give specific information about them, including your already filed the and the tax years  Family support Examples: Past due or lump so	ation ng whether e returns sum alimony, spousal support, child support, maintenar	State: Local:	portion you own? Do not deduct secured claims or exemptions.  \$0.00  \$0.00  \$0.00
28.	Tax refunds owed to you  No Yes. Give specific informa about them, includi you already filed the and the tax years  Family support  Examples: Past due or lump s	ation ng whether e returns sum alimony, spousal support, child support, maintenar	State:  Local:  nce, divorce settlement, property settlemen	portion you own? Do not deduct secured claims or exemptions.  \$0.00  \$0.00  \$0.00
28.	Tax refunds owed to you  No Yes. Give specific information about them, including your already filed the and the tax years  Family support Examples: Past due or lump so	ation ng whether e returns sum alimony, spousal support, child support, maintenar	State:  Local:  nce, divorce settlement, property settlemen  Alimony:	portion you own? Do not deduct secured claims or exemptions.  \$0.00  \$0.00  \$0.00  t
28.	Tax refunds owed to you  No Yes. Give specific information about them, including your already filed the and the tax years  Family support Examples: Past due or lump so	ation ng whether e returns sum alimony, spousal support, child support, maintenar	State: Local:  Alimony: Maintenance: Support: Divorce settlement:	portion you own? Do not deduct secured claims or exemptions.  \$0.00 \$0.00 \$0.00  t  \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
29.	Tax refunds owed to you  No Yes. Give specific information about them, including your already filed the and the tax years  Family support Examples: Past due or lump so No Yes. Give specific informations	ation ng whether e returns sum alimony, spousal support, child support, maintenar	State: Local:  nce, divorce settlement, property settlemen  Alimony:  Maintenance:  Support:	portion you own? Do not deduct secured claims or exemptions.  \$0.00 \$0.00  \$0.00  t  \$0.00 \$0.00
29.	Tax refunds owed to you  ✓ No  Yes. Give specific information about them, including your already filed the and the tax years  Family support  Examples: Past due or lump so  ✓ No  Yes. Give specific information of the tax years	ation ng whether e returns sum alimony, spousal support, child support, maintenar	State: Local:  Alimony: Maintenance: Support: Divorce settlement: Property settlement:	portion you own? Do not deduct secured claims or exemptions.  \$0.00 \$0.00 \$0.00  t  \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
29.	Tax refunds owed to you  ✓ No  Yes. Give specific information about them, including your already filed the and the tax years  Family support  Examples: Past due or lump so  ✓ No  Yes. Give specific information of the tax years	ation ng whether e returns sum alimony, spousal support, child support, maintenar ation	State: Local:  Alimony: Maintenance: Support: Divorce settlement: Property settlement:	portion you own? Do not deduct secured claims or exemptions.  \$0.00 \$0.00 \$0.00  t  \$0.00 \$0.00 \$0.00 \$0.00 \$0.00

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Deb	tor 1 Joy		Griggs	Case number (if known)	
	First Name	Middle Name	Last Name		
31.	Interests in insurance pol Examples: Health, disability,		h savings account (HSA); credit, h	nomeowner's, or renter's insurance	
	Yes. Name the insurance of each policy and list it	ce company	Company name:	Beneficiary:	Surrender or refund value:
32.	Any interest in property the If you are the beneficiary of property because someone No	a living trust, expect pr		cy, or are currently entitled to receive	
	Yes. Describe				
33.	Claims against third parti Examples: Accidents, emplo		ou have filed a lawsuit or made ance claims, or rights to sue	a demand for payment	
	✓ No Yes. Describe				
34.	Other contingent and unli	iquidated claims of e	very nature, including counter	claims of the debtor and rights	
	No Yes. Describe				
35.	Any financial assets you d	lid not already list			
	Ves. Describe				
36.		-	Part 4, including any entries fo		\$25.00
Part	5: Describe Any Rusin	ness-Related Pron	erty You Own or Have an I	nterest In. List any real estate in Pa	rt 1
37.	No. Go to Part 6.  Yes. Go to line 38.	egai or equitable inte	rest in any business-related pr	operty?	Current value of the portion you own? Do not deduct secured claims
38.	Accounts receivable or co	ommissions you alrea	ndy earned		or exemptions
	✓ No Yes. Describe				
39.	Office equipment, furnishing Examples: Business-related		modems, printers, copiers, fax m	achines, rugs, telephones, desks, chairs, ele	ctronic devices
	No Yes. Describe				

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Deb	tor 1 Joy	Griggs	Case number (if known)	
1.0	First Name	Middle Name Last Name		
40.	Machinery, fixtures, equip	oment, supplies you use in business, and tools of your trade	e	
	<b>✓</b> No			
	Yes. Describe			
44	Incomplete to the second secon	<del></del>		
41.	Inventory			
	<b>✓</b> No			
	Yes. Describe			
12	Interests in partnerships	or joint vantures		
42.		n joint ventures		
	✓ No	Name of entity:	% of ownership:	
	Yes. Give specific	reality of office.	, o or own ording.	
	information about them	<u></u>		<del></del>
	urom			
				<del></del>
12	Customer lists, mailing list	e or other compilations		
43.		s, or other compliations		
	<b>✓</b> No			
	Yes. Do your lists include	de personally identifiable information (as defined in 11 U.S.C. §	101(41A))?	
	☐ No			
	Yes. Describe.			
	1 301 2 300 1130 1			
44.	Any business-related prop	oerty you did not already list		
	<b>✓</b> No			
	Yes. Give specific			<del></del>
	information			
		-		
			г	_
		f your entries from Part 5, including any entries for pages y ere		
•			<u> </u>	
Part		- and Commercial Fishing-Related Property You O	Own or Have an Interest In.	
	If you own or have an inte	rest in farmland, list it in Part 1.		
46.	Do you own or have any lo	egal or equitable interest in any farm- or commercial fishir	ng-related property?	
	No. Go to Part 7.			ent value of the
	Yes. Go to line 47.			ion you own? ot deduct secured claims
	Ц			emptions
47.	Farm animals			
	Examples: Livestock, poultr	y, farm-raised fish		
	<b>✓</b> No			
	Yes. Describe			
		<u></u>		

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Debt	or 1 Joy First Name		Griggs ast Name	Case number (if known)	
48.	Crops-either growing of		ast ivalie		
	<b>✓</b> No				
	Yes. Describe				
49.	Farm and fishing equip	ment, implements, machinery, fixture	es, and tools of trade		
	<b>✓</b> No				
	Yes. Describe				
50.	Farm and fishing suppl	ies, chemicals, and feed			
	✓ No  Yes. Describe				
	Tes. Describe				
51.	Any farm- and commer	 cial fishing-related property you did	not already list		
• • • • • • • • • • • • • • • • • • • •	No	oral norming rotation property you are			
	Yes. Describe				
52 A	dd the dollar value of all	l of your entries from Part 6, including	n any entries for nages	s you have attached	
		here			
				_	
Part 7		perty You Own or Have an Intere		Not List Above	
53.		perty of any kind you did not already l s, country club membership	ist?		
	✓ No				
	Yes. Give specific information				
	Imormation				
54. Ad	dd the dollar value of all	l of your entries from Part 7. Write that	at number here		<u> </u>
Part 8	List the Totals of	Each Part of this Form			
55. <b>F</b>	Part 1: Total real estate	, line 2			
56. <b>p</b>	oart 2 total vehicles, line	e 5	\$11324.50		
57. <b>P</b>	art 3: Total personal an	d household items, line 15	\$775.00	_	
58. <b>P</b>	art 4: Total financial as	sets, line 36	\$25.00	_	
59. <b>F</b>	Part 5: Total business-re	elated property, line 45		-	
60. <b>F</b>	Part 6: Total farm- and f	ishing-related property, line 52		-	
61. <b>F</b>	Part 7: Total other prope	erty not listed, line 54		_	
62. <b>T</b>	Total personal property.	Add lines 56 through 61	\$12124.50		+ \$12124.50
				Copy personal property total	
60 -	atal of all means to see 2	ohodulo A/D Add line EE - line CO			\$12124.50
03.1	otal of all property on S	chedule A/B. Add line 55 + line 62			

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Fill in this infor	mation to identify your ca	ase:	
Debtor 1	Joy		Griggs
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:		Northern	District of Illinois
			(State)
Case number (If known)	_		

### Official Form 106C

### Check if this is an amended filing

#### Schedule C: The Property You Claim as Exempt

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Pa	rt 1: Identify the Property You Clair	m as Exempt						
1.	Which set of exemptions are you claim	ing? Check one only, ev	ven if your spouse is filing with you.					
	You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)							
	You are claiming federal exemption	ns. 11 U.S.C. § 522(b)(	2)					
2.	For any property you list on Schedule A/B that you claim as exempt, fill in the information below.							
	Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own Copy the value from Schedule A/B	Amount of the exemption you claim  Check only one box for each exemption.	Specific laws that allow exemption				
	Brief description:  Misc. Household Goods and Furniture  Line from Schedule A/B: 06	\$350.00	\$350.00  100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(b)				
	Brief description:  Misc. Electronics  Line from Schedule A/B: 07	\$200.00	\$200.00  100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(b)				
3.	✓ No	ery 3 years after that for	375? cases filed on or after the date of adjustment.) vithin 1,215 days before you filed this case?					

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Debtor 1 Joy Griggs Case number (if known) First Name Middle Name Last Name Part 2: **Additional Page** Brief description of the property and **Current value of** Amount of the exemption you claim Specific laws that allow exemption line on Schedule A/B that lists this the portion you Check only one box for each exemption. property own Copy the value from Schedule A/B Brief 735 ILCS 5/12-1001(a) \$225.00 description: **✓** \$225.00 **Used Clothing** 100% of fair market value, up to any Line from applicable statutory limit Schedule A/B: Brief 735 ILCS 5/12-1001(b) \$25.00 description: **✓** \$25.00 Cash on Hand 100% of fair market value, up to any Line from applicable statutory limit Schedule A/B: 16 Brief 735 ILCS 5/12-1001(b) \$0.00 description: **✓** Checking account, 100% of fair market value, up to any applicable statutory limit Line from Schedule A/B: 735 ILCS 5/12-1001(c); 735 ILCS \$4,375.00 5/12-1001(b) description: **✓** \$0 Volkswagen Jetta, 2013, 100% of fair market value, up to any 2013 Volkswagen Jetta applicable statutory limit Line from

Schedule A/B:

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Fill in	this information to identify your ca	Sei	1		
Debto	or 1 <u>Joy</u> First Name	Griggs Middle Name Last Name			
Debto	or 2				
	e, if filing) First Name	Middle Name Last Name			
	, ,	Northern District of Illinois (State)			
Case (If know	number vn)				_
Off	icial Form 106D				Check if this is a amended filing
Scl	hedule D: Credito	ors Who Have Claims Secure	ed by Prop	erty	12/1
		le. If two married people are filing together, both are equa			
	space is needed, copy the Additio and case number (if known).	nal Page, fill it out, number the entries, and attach it to t	his form. On the top	of any additional p	ages, write your
1.	Do any creditors have claims se	ecured by your property?			
Г	No. Check this box and subm	it this form to the court with your other schedules. You hav	e nothing else to rep	ort on this form.	
i	Yes. Fill in all of the information	below.			
Part	1: List All Secured Claims				
2.	separately for each claim. If more th	or has more than one secured claim, list the creditor nan one creditor has a particular claim, list the other creditors the claims in alphabetical order according to the creditor's	Column A  Amount of claim  Do not deduct the value of collateral.	Column B Value of collateral that supports this claim	Column C Unsecured portion If any
2.1	CAPITAL ONE AUTO FINAN	Describe the property that secures the claim:	\$16,321.00	\$8,750.00	\$7,571.00
	Creditor's Name 3901 DALLAS PKWY	2013 Volkswagen Jetta			
	Number Street	As of the date you file, the claim is: Check all that apply.			
		Contingent			
	PLANO         TX         75093           City         State         ZIP Code	Unliquidated			
	Who owes the debt? Check one.	Disputed			
	Debtor 1 only	Nature of lien. Check all that apply.			
	Debtor 2 only  Debtor 1 and Debtor 2 only	An agreement you made (such as mortgage or secured car loan)			
	At least one of the debtors	Statutory lien (such as tax lien, mechanic's lien)			
	and another	Judgment lien from a lawsuit			
	Check if this claim relates to a community debt	Other (including a right to offset)			
	Date debt was 6/1/2013 incurred	Last 4 digits of account number1001			
2.2	Santander Consumer USA Creditor's Name	Describe the property that secures the claim:	\$15,013.00	\$13,899.00	\$1,114.00
	P.O. Box 961245	2017 Mitsubishi Mirage: SURRENDER INTEREST  As of the date you file, the claim is: Check all that apply.			
	Number Street Attn: Abel Marin	Contingent			
	Fort Worth TX 76161	Unliquidated			
	City State ZIP Code	Disputed			
	Who owes the debt? Check one.  Debtor 1 only	Nature of lien. Check all that apply.			
	Debtor 2 only	✓ An agreement you made (such as mortgage or secured			
	Debtor 1 and Debtor 2 only	car loan)			
	At least one of the debtors and another	Statutory lien (such as tax lien, mechanic's lien)  Judgment lien from a lawsuit			
	Check if this claim relates	Other (including a right to offset)			
	to a community debt  Date debt was 9/1/2016	Last 4 digits of account number1000			
	incurred  Add the dollar value of v	rour entries in Column A on this page. Write that number	\$31,334.00		
		our ontrice in commin A on this page. Write that humber	ΨΟ1,004.00		

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Fill i	n this infor	mation to identify your c	ase:			
Deb	tor 1	Joy		Griggs		
		First Name	Middle Name	Last Name		
	tor 2					
(Spo	use, if filing)	First Name	Middle Name	Last Name		
Unit	ed States E	Bankruptcy Court for the:	Northern	District of Illinois		
				(State)		
(If kn	e number					
<u> </u>		4005/5				Check if this is an amended filing
Off	icial F	orm 106E/F				Officer if this is all differenced filling
Sc	hedu	ule E/F: Cre	ditors Who	<b>Have Unsec</b>	cured Claims	12/1
othe Form clain the e knov	r party to a n 106A/B) a ns that are entries in t vn).	any executory contract and on Schedule G: Exe e listed in Schedule D: ( he boxes on the left. At	s or unexpired leases that ecutory Contracts and Un Creditors Who Hold Claim	nt could result in a claim. A Dexpired Leases (Official Fo Des Secured by Property. If r	Also list executory contracts orm 106G). Do not include an nore space is needed, copy t	n NONPRIORITY claims. List the on Schedule A/B: Property (Official ly creditors with partially secured he Part you need, fill it out, number rite your name and case number (if
1.	Do any ci	reditors have priority ur	nsecured claims against	vou?		
		Go to Part 2.	loodarda dianno agamet	you.		
	Yes.					
2.	listed, ider As much	ntify what type of claim it as possible, list the claims	is. If a claim has both prior in alphabetical order acco	ity and nonpriority amounts,	list that claim here and show be	arately for each claim. For each claim oth priority and nonpriority amounts. ority unsecured claims, fill out the

(For an explanation of each type of claim, see the instructions for this form in the instruction booklet.)

Total

claim

Priority

amount

Nonpriority

amount

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Debto	or 1 Joy	Griggs	Case number (if known)	
	First Name Middle	e Name Last Name	· · · · · · · · · · · · · · · · · · ·	_
Part 2	2: List All of Your NONPRIORITY	Unsecured Claims		
[	Do any creditors have nonpriority unsec  No. You have nothing to report in thi  Yes.		ne court with your other schedules.	
L I	unsecured claim, list the creditor separately	for each claim. For each claim	er of the creditor who holds each claim. If a creditor has more listed, identify what type of claim it is. Do not list claims already in Part 3.If you have more than four priority unsecured claims fill ou	cluded in Part 1. t the Continuation
				Total claim
4.1	AMERASSIST Nonpriority Creditor's Name 8415 PULSAR PLACE SUITE 250		Last 4 digits of account number 3410 When was the debt incurred? 1/1/2016	\$282.00
	Number Street	_	As afther date was file than alaims in Charle all that are he	
	COLUMBUS Ohio City State Who incurred the debt? Check one.  ✓ Debtor 1 only  Debtor 2 only  Debtor 1 and Debtor 2 only  At least one of the debtors and anoth Check if this claim relates to a colls the claim subject to offset?  ✓ No  Yes		As of the date you file, the claim is: Check all that apply.  Contingent  Unliquidated  Disputed  Type of NONPRIORITY unsecured claim:  Student loans  Obligations arising out of a separation agreement or divorce that you did not report as priority claims  Debts to pension or profit-sharing plans, and other similar debts  Collection; Collecting for Other. Specify ORIGINAL CREDITOR: MEDICAL	
4.2	CREDIT MANAGEMENT LP			\$161.00
	Nonpriority Creditor's Name PO Box 118288 Number Street  Carrollton Texas City State Who incurred the debt? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and anoth Check if this claim relates to a cols the claim subject to offset?  No Yes		When was the debt incurred? 3011  As of the date you file, the claim is: Check all that apply.  Contingent Unliquidated Disputed  Type of NONPRIORITY unsecured claim:  Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts  Other. Specify 001 UnknownLoanType	
4.3	CREDIT MANAGEMENT LP		Last 4 digits of account number 8683	\$123.00
1.0	Nonpriority Creditor's Name PO Box 118288 Number Street		When was the debt incurred?  As of the date you file, the claim is: Check all that apply.  Contingent	¥.20.00
	Carrollton Texas	75011	Unliquidated	
	City State  Who incurred the debt? Check one.	Zip Code	Disputed	
	Debtor 1 only			
	Debtor 2 only		Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only		Student loans	
	<u>'</u>	a or	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	At least one of the debtors and anoth		Debts to pension or profit-sharing plans, and other similar	
	Check if this claim relates to a co	mmunity debt	debts	
	Is the claim subject to offset?  No  Yes		Other. Specify  OTIGINAL CREDITOR: COMCAST  OTHER CENTRAL WAREHOUSE	

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Debtor 1 Joy Griggs Case number (if known) Middle Name First Name Last Name Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.4 ENHANCED RECOVERY CO L \$291.00 Last 4 digits of account number 4547 Nonpriority Creditor's Name 8014 BAYBERRY RD When was the debt incurred? 1/1/2014 Number Street As of the date you file, the claim is: Check all that apply. Contingent **JACKSONVILLE** Florida 32256 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt 001 Collection; Collecting for Is the claim subject to offset? Other. Specify ORIGINAL CREDITOR: TMOBILE **✓** No Yes ENHANCED RECOVERY CO L \$40.00 Last 4 digits of account number 7931 Nonpriority Creditor's Name 8014 BAYBERRY RD When was the debt incurred? 2/1/2016 Number Street As of the date you file, the claim is: Check all that apply. Contingent **JACKSONVILLE** Florida 32256 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt 001 Collection; Collecting for Is the claim subject to offset? Other. Specify ORIGINAL CREDITOR: TMOBILE **✓** No Yes U S DEPT OF ED/GSL/ATL 4.6 \$9,709.00 Last 4 digits of account number Nonpriority Creditor's Name PO BOX 2287 When was the debt incurred? 5/1/2012 Number As of the date you file, the claim is: Check all that apply. Contingent **ATLANTA** 30301 Georgia Unliquidated City Zip Code Disputed Who incurred the debt? Check one. Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only

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Debtor 1 Joy Griggs Case number (if known) First Name Middle Name Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** U S DEPT OF ED/GSL/ATL 4.7 \$8,588.00 Last 4 digits of account number 3005 Nonpriority Creditor's Name When was the debt incurred? 8/1/2010 PO BOX 2287 Street Number As of the date you file, the claim is: Check all that apply. Contingent 30301 **ATLANTA** Georgia Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only ✓ Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify \_ Is the claim subject to offset? **✓** No Yes U S DEPT OF ED/GSL/ATL \$7,151.00 Last 4 digits of account number 3010 Nonpriority Creditor's Name PO BOX 2287 When was the debt incurred? 3/1/2011 Number Street As of the date you file, the claim is: Check all that apply. Contingent ATLANTA 30301 Georgia Unliquidated Zip Code City State Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only ✓ Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify \_ Is the claim subject to offset? **✓** No Yes U S DEPT OF ED/GSL/ATL 4.9 \$6,162.00 Last 4 digits of account number \_ Nonpriority Creditor's Name PO BOX 2287 When was the debt incurred? 10/1/2011 Number As of the date you file, the claim is: Check all that apply. Contingent 30301 **ATLANTA** Georgia Unliquidated City Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another

No Yes

Check if this claim relates to a community debt

Is the claim subject to offset?

debts Other. Specify

Debts to pension or profit-sharing plans, and other similar

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Debtor 1 Joy Griggs Case number (if known) First Name Middle Name Last Name Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.10 U S DEPT OF ED/GSL/ATL \$5,406.00 Last 4 digits of account number Nonpriority Creditor's Name PO BOX 2287 When was the debt incurred? 1/1/2013 Street Number As of the date you file, the claim is: Check all that apply. Contingent **ATLANTA** Georgia 30301 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only ✓ Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify \_ Is the claim subject to offset? **✓** No Yes 4.11 U S DEPT OF ED/GSL/ATL \$5,212.00 Last 4 digits of account number 1352 Nonpriority Creditor's Name PO BOX 2287 When was the debt incurred? 8/1/2010 Number Street As of the date you file, the claim is: Check all that apply. Contingent ATLANTA 30301 Georgia Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only ✓ Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify \_ Is the claim subject to offset? **✓** No Yes U S DEPT OF ED/GSL/ATL 4.12 \$5,212.00 Last 4 digits of account number \_ Nonpriority Creditor's Name PO BOX 2287 When was the debt incurred? 3/1/2011 Number As of the date you file, the claim is: Check all that apply. Contingent 30301 ATLANTA Georgia Unliquidated City Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only ✓ Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts Other. Specify Is the claim subject to offset? No

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Debtor 1 Joy Griggs Case number (if known) First Name Middle Name Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.13 U S DEPT OF ED/GSL/ATL \$4,797.00 Last 4 digits of account number Nonpriority Creditor's Name PO BOX 2287 When was the debt incurred? 10/1/2011 Number Street As of the date you file, the claim is: Check all that apply. Contingent **ATLANTA** Georgia 30301 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only ✓ Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify \_ Is the claim subject to offset? **✓** No Yes 4.14 U S DEPT OF ED/GSL/ATL \$4,717.00 Last 4 digits of account number 3023 Nonpriority Creditor's Name PO BOX 2287 When was the debt incurred? 10/1/2009 Number Street As of the date you file, the claim is: Check all that apply. Contingent ATLANTA 30301 Georgia Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only ✓ Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify \_ Is the claim subject to offset? **✓** No Yes U S DEPT OF ED/GSL/ATL 4.15 \$4,584.00 Last 4 digits of account number Nonpriority Creditor's Name PO BOX 2287 When was the debt incurred? 1/1/2010 Number As of the date you file, the claim is: Check all that apply. Contingent 30301 ATLANTA Georgia Unliquidated City Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only ✓ Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts Other. Specify Is the claim subject to offset? No

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Debtor 1 Joy Griggs Case number (if known) First Name Middle Name Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.16 U S DEPT OF ED/GSL/ATL \$4,282.00 Last 4 digits of account number Nonpriority Creditor's Name PO BOX 2287 When was the debt incurred? 5/1/2012 Street Number As of the date you file, the claim is: Check all that apply. Contingent **ATLANTA** Georgia 30301 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only ✓ Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify \_ Is the claim subject to offset? **✓** No Yes 4.17 U S DEPT OF ED/GSL/ATL \$3,000.00 Last 4 digits of account number 8875 Nonpriority Creditor's Name PO BOX 2287 When was the debt incurred? 6/1/2010 Number Street As of the date you file, the claim is: Check all that apply. Contingent ATLANTA 30301 Georgia Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only ✓ Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify \_ Is the claim subject to offset? **✓** No Yes U S DEPT OF ED/GSL/ATL 4.18 \$2,777.00 Last 4 digits of account number Nonpriority Creditor's Name PO BOX 2287 When was the debt incurred? 2/1/2010 Number As of the date you file, the claim is: Check all that apply. Contingent 30301 ATLANTA Georgia Unliquidated City Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts Other. Specify Is the claim subject to offset? No

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Debtor 1 Joy Griggs Case number (if known) First Name Middle Name Last Name Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.19 U S DEPT OF ED/GSL/ATL \$2,102.00 Last 4 digits of account number Nonpriority Creditor's Name PO BOX 2287 When was the debt incurred? 10/1/2009 Number Street As of the date you file, the claim is: Check all that apply. Contingent **ATLANTA** Georgia 30301 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only ✓ Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify \_ Is the claim subject to offset? **✓** No Yes 4.20 U S DEPT OF ED/GSL/ATL \$2,082.00 Last 4 digits of account number 9652 Nonpriority Creditor's Name PO BOX 2287 When was the debt incurred? 1/1/2010 Number Street As of the date you file, the claim is: Check all that apply. Contingent ATLANTA 30301 Georgia Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only ✓ Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify \_ Is the claim subject to offset? **✓** No Yes U S DEPT OF ED/GSL/ATL 4.21 \$1,006.00 Last 4 digits of account number \_ Nonpriority Creditor's Name PO BOX 2287 When was the debt incurred? 2/1/2010 Number As of the date you file, the claim is: Check all that apply. Contingent 30301 ATLANTA Georgia Unliquidated City Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only ✓ Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts Other. Specify Is the claim subject to offset? No

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Debtor 1 Joy Griggs Case number (if known)

First Nan	ne Middle Name Last Name			-
Part 4: Add th	e Amounts for Each Type of Unsecured Claim			
	mounts of certain types of unsecured claims. This information is nounts for each type of unsecured claim.	for s	statistical reporting purposes only. 28 U.S.C. §159.	
			Total claims	
Total claims from Part 1	6a. Domestic support obligations.	6a.	\$0.00	
	6b. Taxes and certain other debts you owe the government	6b.	s. <u>************************************</u>	
	6c. Claims for death or personal injury while you were intoxicated	6c.	\$0.00	
	6d. Other. Add all other priority unsecured claims. Write that amount here.	6d.	\$0.00 I.	
	6e. Total. Add lines 6a through 6d.	6e.	\$0.00	
			Total claims	
Total claims from Part 2	6f. Student loans	6f.	\$76,787.00	
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$0.00	
	6h. Debts to pension or profit-sharing plans, and other similar debts	6h.	\$0.00	
	6i. Other. Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$897.00	
	6i Total Add lines 6f through 6i	6i	\$77,684.00	

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Fill in this information to identify your case:									
Debtor 1	Debtor 1 Joy			Griggs					
	First Name	Middle Name	Last	Name	<u>.</u>				
Debtor 2									
(Spouse, if filing)	First Name	Middle Name	Last Name						
United States B	ankruptcy Court for the:	Northern	District of	Illinois (State)					
Case number			· ·	(Oldio)					
(If known)									

### Official Form 106G

### Check if this is an amended filing

### Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
  - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
  - Yes. Fill in all of the information below even if the contracts or leases are listed on Schedule A/B: Property (Official Form 106A/B).
- 2. List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

Person or company with whom you have the contract or lease

State what the contract or lease is for

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		Gase 17 00	Do Door The	ocument Page 3	33 of 74
Fill in t	this infor	mation to identify you	case:		
Debtoi	r 1	Joy		Griggs	
		First Name	Middle Name	Last Name	
Debtoi (Spouse	r 2 e, if filing)	First Name	Middle Name	Last Name	
United	States E	ankruptcy Court for th	e: Northern	District of Illinois	
Caso r	number			(State)	
(If know		-			<del></del>
					Check if this is an amended filing
Off;	cial	Form 106H	1		antended ming
OIII	Ciai	1 01111 1001	<u> </u> -		
Sch	edul	e H: Your Co	debtors		12/15
1.	Do you       No     Ye Within t California	r every question. have any codebtors? s he last 8 years, have a, Idaho, Louisiana, Ne b. Go to line 3. s. Did your spouse, f No Yes. In which comr	(If you are filing a joint case,  you lived in a community produced, New Mexico, Puerto Reported spouse, or legal equents.)	do not list either spouse as a property state or territory? ico, Texas, Washington, and ivalent live with you at the tileyou live?	( <i>Community property states and territories</i> include Arizona, Wisconsin.)
		Number Street	, .cc. cpcacc, c. logal eqc		
		Number Street			
		City	State	Zip Code	_
	again a	s a codebtor only if the	nat person is a guarantor o	r cosigner. Make sure you l	f your spouse is filing with you. List the person shown in line 2 have listed the creditor on Schedule D (Official Form 106D), edule D, Schedule E/F, or Schedule G to fill out Column 2.
	Column	1: Your codebtor			Column 2: The creditor to whom you owe the debt
					Check all schedules that apply:

Zip Code

Schedule D, line 2.1; 2.2

Schedule E/F, line\_\_\_\_\_

Schedule G, line

 $\checkmark$ 

Tibbs, Sherial

Street

State

Name

Number

City

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						3				
Fill in	n this inf	ormation to identify	your case:							
Debte	or 1	Joy		Griggs			_			
		First Name	Middle Name	Last N	ame	)	Che	eck if this is:		
Debte		First Name	Middle Name	Last N	amo	`	.	An amended filing		
								A supplement showing post-petition chapter	13	
Unite	d States	Bankruptcy Court for	Northern	_ District of Illi	nois tate			expenses as of the following date:		
	number			(3	lale	)				
(If kno	wn)							MM / DD / YYYY		
Offi	icial I	Form 106I								
Sch	nedul	e I: Your In	come					12/	15	
inforn spous	nation a se. If mo ser (if kn	bout your spouse. I	If you are separated and I, attach a separate she y question.	d your spous	se is	s not filing v	with you, do	ir spouse is living with you, include not include information about your ional pages, write your name and case		
1. F	Fill in your employment			Debtor 1				Debtor 2		
	informatio				_					
If	f you have	e more than one job,	Employment status	<b>✓</b> Emplo	-			Employed		
		parate page with about additional		Not En	nplo	yed		Not Employed		
	employers.		Occupation	Support Tech						
	•	art time, seasonal, or <b>Employer's name</b> Tek Systems					_			
c	Occupation	n may include student	Employer's address	7437 Race	-	ad		North and Character		
0	or homemaker, if it applies.			Number Street				Number Street		
				Hanover		Maryland	21076			
				City		State	Zip Code	City State Zip Code		
			How long employed there?							
Part	2: Giv	e Details About N	Monthly Income							
			the date you file this forn	<b>n.</b> If you have	noth	ning to repor	t for any line, v	write \$0 in the space. Include your non-filing	_	
		s you are separated.			٠.٠.			and the state of t		
		attach a separate she		combine the	intoi			or that person on the lines below. If you need  For Debtor 2 or		
						For De	ebtor 1	non-filing spouse		
2.			ary, and commissions (before, calculate what the monthly		2.		\$866.67			
3.	Estimate	e and list monthly ove	rtime pay.		3.		+ \$0.00			
4.	Calculat	te gross income. Add I	ine 2 + line 3.		4.		\$866.67			

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Debtor 1 Joy	Griggs	Case number	(if	
First Name Middle Name	Last Name	known) For Debtor 1	For Debtor 2 or non-filing spouse	
Copy line 4 here	<b>→</b> 4.	\$866.67		
5. List all payroll deductions:				
5a. Tax, Medicare, and Social Security deductions	5a.	\$166.29		
5b. Mandatory contributions for retirement plans	5b.	\$0.00		
5c. Voluntary contributions for retirement plans	5c.	\$0.00		
5d. Required repayments of retirement fund loans	5d.	\$0.00		
5e. Insurance	5e.	\$0.00		
5f. Domestic support obligations	5f.	\$0.00		
5g. Union dues	5g.	\$0.00		
5h. Other deductions. Specify:	5h. +	\$0.00 +		
6. Add the payroll deductions. Add lines $5a + 5b + 5c + 5d + 5e + +5h$ .	5f + 5g 6.	\$166.29		
7. Calculate total monthly take-home pay. Subtract line 6 from lin	ne 4. 7.	\$700.38		
8. List all other income regularly received:				
8a. Net income from rental property and from operating a business, profession, or farm				
Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, an the total monthly net income.	d 8a.	\$400.00		
8b. Interest and dividends	8b.	\$0.00		
8c. Family support payments that you, a non-filing spouse, o dependent regularly receive	ra			
Include alimony, spousal support, child support, maintenance divorce settlement, and property settlement.	e, 8c.	\$0.00		
8d. Unemployment compensation	8d.	\$0.00		
8e. Social Security	8e.	\$0.00		
8f. Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefit under the Supplemental Nutrition Assistance Program) or housing subsidies Specify:		<b>***</b> 0.00		
On Bandian as satisament income	8f.	\$0.00	·	
8g. Pension or retirement income	8g.	\$0.00 \$0.00 +	·	
8h. Other monthly income. Specify:	8h. + +8h. 9.			
5. Add all other income Add lines oa + ob + oc + od + oe + or +og	+ 611. 9.	\$400.00		
10. Calculate monthly income. Add line 7 + line 9. Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing	10. spouse	\$1,100.38 +	=	\$1,100.38
11. State all other regular contributions to the expenses that you include contributions from an unmarried partner, members of you friends or relatives. Do not include any amounts already included in lines 2-10 or amounts.	ır household, your d	ependents, your roomm	,	
Specify:	Junto that are not at	allable to pay expenses if	11	+ \$0.00
opcony.				Ψ0.00
12. Add the amount in the last column of line 10 to the amount Write that amount on the Summary of Schedules and Statistical S			•	\$1,100.38
				Combined monthly income
13. Do you expect an increase or decrease within the year after	r you file this form?	•		
No.				
Yes. Explain:				

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Debtor 1Joy		Grigg	gs	Case number (if					
First Name Middle	Name	Last Name			known)			-	
Official Form 106I. Additional pa	age.								
8a.Net income from rental property and from operating a business, profession, or farm									
8a.1 Part-Time Uber Driver	D	ebtor 1	Debtor 2						
Gross receipts (before all deductions)	\$	500.00							
Ordinary and necessary operating expenses		100.00							
Net monthly income from a business, profess	sion, or farm \$4	400.00		Copy	\$400.00				

Official Form 106l Schedule I: Your Income page 3

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		D	ocument Page	37 of 74		
Fill in this inform	nation to identif	y your case:				
Debtor 1	Joy First Name	Middle Name	Griggs Last Name			
Debtor 2				Check if th	ended filing	
(Spouse, if filing)	First Name	Middle Name	Last Name		ū	ost-petition chapter 13
	ankruptcy Court	for the: Northern	District of Illinois (State)		ses as of the follow	
Case number (If known)				MM / [	DD / YYYY	
Official	Form 10	6J				
Schedul	J: Your	Expenses				12/15
information. If I		as possible. If two married peo eeded, attach another sheet to ion.				
Part 1: Desc	ribe Your Ho	usehold				
1. Is this a join	nt case?					
✓ No. Go	to line 2					
Yes. Do	es Debtor 2 live	e in a separate household?				
	No					
	_	must file Official Forms 106J-2,	Expenses for Separate House	ehold of Debtor 2.		
-	dependents?	No				
Do not list D Debtor 2.	ebtor 1 and	Yes. Fill out this information each dependent	Dependent's relation  Debtor 1 or Debtor		dent's Does o with y	dependent live ou?
3. Do your exp	enses include people other	<b>✓</b> No				
than yourself and	l your	Yes				
dependents		<b>_</b>				
Part 2: Estir	nate Your On	going Monthly Expenses				
	f a date after th	your bankruptcy filing date un ne bankruptcy is filed. If this is	= =			=
	•	h non-cash government assista luded it on <i>Schedule I: Your In</i> c	-			Your expenses
	or home owner r the ground or l	rship expenses for your resident ot. 4.	ce. Include first mortgage pa	ayments and	4.	\$0.00
If not incl	uded in line 4:					

\$0.00

\$0.00

\$0.00

\$0.00

4a

4b.

4c.

4d.

4a. Real estate taxes

4b. Property, homeowner's, or renter's insurance

4c. Home maintenance, repair, and upkeep expenses

4d. Homeowner's association or condominium dues

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Debtor 1 Joy Griggs Case number (if known)
First Name Middle Name Last Name

		Your expenses
5. Additional mortgage payments for your residence, such as home equity loans	5.	\$0.00
6. Utilities:		
6a. Electricity, heat, natural gas	6a.	\$0.00
6b. Water, sewer, garbage collection	6b.	\$0.00
6c. Telephone, cell phone, Internet, satellite, and cable services	6c.	\$80.00
6d. Other. Specify:	6d	\$0.00
7. Food and housekeeping supplies	7.	\$200.00
8. Childcare and children's education costs	8.	\$0.00
9. Clothing, laundry, and dry cleaning	9.	\$50.00
10. Personal care products and services	10.	\$25.00
11. Medical and dental expenses	11.	\$35.00
<ol> <li>Transportation. Include gas, maintenance, bus or train fare.</li> <li>Do not include car payments</li> </ol>	12.	\$160.00
13. Entertainment, clubs, recreation, newspapers, magazines, and books	13.	\$0.00
14. Charitable contributions and religious donations	14.	\$0.00
<ol> <li>Insurance.</li> <li>Do not include insurance deducted from your pay or included in lines 4 or 20.</li> </ol>		
15a. Life insurance	15a	\$0.00
15b. Health insurance	15b	\$0.00
15c. Vehicle insurance	15c	\$240.00
15d. Other insurance. Specify:	15d	\$0.00
16. <b>Taxes.</b> Do not include taxes deducted from your pay or included in lines 4 or 20.		
Specify:	16	\$0.00
17. Installment or lease payments:	10	
17a. Car payments for Vehicle 1	17a	\$0.00
17b. Car payments for Vehicle 2	17b	\$0.00
17c. Other. Specify:	17c	\$0.00
17d. Other. Specify:	17d	\$0.00
18. Your payments of alimony, maintenance, and support that you did not report as deducted from		\$0.00
your pay on line 5, Schedule I, Your Income (Official Form 106I).	18.	
19.Other payments you make to support others who do not live with you.		
Specify:	19.	\$0.00
20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.  20a. Mortgages on other property	200	<b>#0.00</b>
20b. Real estate taxes.	20a	\$0.00
20c. Property, homeowner's, or renter's insurance	20b	\$0.00
20d. Maintenance, repair, and upkeep expenses.	20c	\$0.00
	20d	\$0.00
20e. Homeowner's association or condominium dues	20e	\$0.00

Official Form 106J Schedule J: Your Expenses page 2

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Debtor 1 Joy			Griggs	Case number (if known)		
First I	Name	Middle Name	Last Name			
21. <b>Other.</b> Spe	ecify:				21	\$0.00
	your monthly expe	nses.				\$790.00
	nes 4 through 21.					\$0.00
. ,	` , ,	penses for Debtor 2), if any,				\$790.00
22c. Add lii	ne 22a and 22b. The	e result is your monthly exp	enses.		22.	
23. Calculate	your monthly net ir	ncome.				
23a. Copy	line 12 (your combin	ned monthly income) from S	Schedule I.		23a	\$1,100.38
23b. Copy	your monthly expen	ses from line 22 above.			23b	\$790.00
23c. Subtra	act your monthly exp	enses from your monthly in	ncome.			\$310.38
The re	esult is your monthly	net income.			23c	
	payment to increase  Explain here:	finish paying for your car le or decrease because of a n	nodification to the terms of	your mortgage?		

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Fill in this information to identify your case:								
Debtor 1	Joy		Griggs					
	First Name	Middle Name	Last Name					
Debtor 2								
(Spouse, if filing)	First Name	Middle Name	Last Name	,				
United States E	Sankruptcy Court for the:	Northern	District of Illinois (State)					
Case number (If known)			,,,,,,					

### Official Form 106Dec

### Check if this is an amended filing

### **Declaration About an Individual Debtor's Schedules**

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Pai	t 1: Sign Below	
	Did you pay or agree to pay someone who is NOT an attorney to b	help you fill out bankruptcy forms?
	<b>✓</b> No	
	Yes. Name of person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).
	Under penalty of perjury, I declare that I have read the summary that they are true and correct.	and schedules filed with this declaration and
x	•	×
~	/s/ Joy Griggs Signature of Debtor 1	Signature of Debtor 2
		·
	Date <u>2/22/2017</u> MM/DD/YYYY	Date MM/DD/YYYY

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Debtor 1	Joy First Nam	0	Middle N	Griggs Iame Last Nam	0			
ebtor 2	FIISLINAIII	е	Middle N	idille Last Naill	e			
pouse, if filing	g) First Nam	е	Middle N	lame Last Nam	е			
nited State	es Bankruptcy	Court for the:	Northern	District of Illino				
ase numb	er			(State	e)			
known)								Ch and if this
fficia	al Form	107						Check if this amended file
tatem	ent of F	inancia	l Affairs fo	or Individuals	Filina fo	r Bankru	ptcv	
				arried people are filing			• •	supplying correct
ormatio		ace is neede	ed, attach a sepa	arate sheet to this form				
mber (ii	Kilowiij. Alis	wei every q	uestion.					
art 1: G	ive Details A	About Your	Marital Status	and Where You Lived	Before			
What	is vour curre	nt marital st	atus?					
ш.	Married							
\[\bar{\Bar}\]	Married Not married	ears, have yo	ou lived anywhere	other than where you liv	ve now?			
Durin	Married Not married	ears, have yo	ou lived anywhere	other than where you liv	ve now?			
1 🔽 . Durin	Married Not married  og the last 3 y		•	other than where you live 3 years. Do not include v		now.		
1 🔽 . Durin	Married Not married  og the last 3 y		•	·		now.		
Durin	Married  Not married  Ing the last 3 y  No  Yes. List all of		•	3 years. Do not include v	where you live I	now.		Dates Debtor 2 live
Durin	Married Not married  og the last 3 y		•	·		now.		Dates Debtor 2 lives there
Durin	Married  Not married  Ing the last 3 y  No  Yes. List all of		•	3 years. Do not include v	Where you live I			there
Durin	Married Not married  Ing the last 3 y  No Yes. List all of  Debtor 1:	the places yo	•	3 years. Do not include v	Where you live I	now. s Debtor 1		
Durin	Married Not married  Ing the last 3 y  No Yes. List all of  Debtor 1:	the places yo	•	3 years. Do not include v	Debtor 2:	s Debtor 1		there
Durin	Married Not married  Ing the last 3 y  No Yes. List all of  Debtor 1:	the places yo	•	3 years. Do not include v  Dates Debtor 1 lived there	Where you live I	s Debtor 1		Same as Debtor
Durin	Married Not married  Ing the last 3 y  No Yes. List all of  Debtor 1:  2100 Ellison La  Number Street	the places yo	ou lived in the last	3 years. Do not include v  Dates Debtor 1 lived there	Debtor 2:	s Debtor 1		Same as Debtor
Durin	Married Not married  Ing the last 3 y  No Yes. List all of  Debtor 1:	the places yo	•	3 years. Do not include v  Dates Debtor 1 lived there	Debtor 2:	s Debtor 1	Zip Code	Same as Debtor
Durin	Married Not married  Ing the last 3 y  No Yes. List all of  Debtor 1:  2100 Ellison La  Number Street  Kennesaw	the places you hakes Dr  Georgia	ou lived in the last	3 years. Do not include v  Dates Debtor 1 lived there	Debtor 2:  Same as  Number Stree	s Debtor 1 eet	Zip Code	Same as Debtor
Durin	Married Not married ng the last 3 y No Yes. List all of Debtor 1: 2100 Ellison La Number Street Kennesaw City	the places you hakes Dr  Georgia State	ou lived in the last	3 years. Do not include v  Dates Debtor 1 lived there	Debtor 2:  Same as  Number Stree	s Debtor 1  pet  State	Zip Code	there  Same as Debtor  From To
Durin	Married Not married  Ing the last 3 y  No Yes. List all of  Debtor 1:  2100 Ellison La  Number Street  Kennesaw	the places you hakes Dr  Georgia State	ou lived in the last	3 years. Do not include v  Dates Debtor 1 lived there	Debtor 2:  Same as  Number Stree	State State	Zip Code	there  Same as Debtor  From To
Durin	Married Not married  Ing the last 3 y  No Yes. List all of  Debtor 1:  2100 Ellison La  Number Street  Kennesaw  City	the places you hakes Dr  Georgia State	ou lived in the last	3 years. Do not include v  Dates Debtor 1 lived there  From To	Debtor 2:  Same as  Number Stree  City  Same as	State State	Zip Code	there  Same as Debtor  From To  Same as Debtor
	Married Not married  Ing the last 3 y  No Yes. List all of  Debtor 1:  2100 Ellison La  Number Street  Kennesaw  City	the places you hakes Dr  Georgia State	ou lived in the last	3 years. Do not include v  Dates Debtor 1 lived there  From To	Debtor 2:  Same as  Number Stree  City  Same as	State State	Zip Code	there  Same as Debtor  From To  Same as Debtor  From From

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Deb	tor 1		Griggs		number (if known)	
		First Name Middle	e Name Last N	ame		
Part	2:	Explain the Sources of Your Inc	come			
4.	Fill i	you have any income from employm n the total amount of income you receiv vities. If you are filing a joint case and you No Yes. Fill in the details.	ved from all jobs and all bus	sinesses, including part-time		ears?
			Debtor 1		Debtor 2	
			Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of income Check all that apply.	Gross income (before deductions and exclusions)
		om January 1 of current year until e date you filed for bankruptcy:	Wages, commissions, bonuses, tips  Operating a business	\$500.00	Wages, commissions, bonuses, tips Operating a business	
		or last calendar year: anuary 1 to December 31, 2016 ) YYYY	Wages, commissions, bonuses, tips Operating a business	\$1500.00	Wages, commissions, bonuses, tips Operating a business	
		or the calendar year before that: anuary 1 to December 31, 2015 ) YYYY	Wages, commissions, bonuses, tips  ☐ Operating a business	\$2000.00	Wages, commissions, bonuses, tips Operating a business	
	Inclupuble filing	you receive any other income during ide income regardless of whether that in ic benefit payments; pensions; rental in a joint case and you have income that each source and the gross income from No  Yes. Fill in the details.	ncome is taxable. Examples come; interest; dividends; r you received together, list i	of other income are alimony; money collected from lawsuits t only once under Debtor 1.	s; royalties; and gambling and lo	
			Debtor 1		Debtor 2	
			Sources of income Describe below.	Gross income from each source (before deductions and exclusions)	Sources of income Describe below.	Gross income from each source (before deductions and exclusions)
		rom January 1 of current year until ne date you filed for bankruptcy:				
		or last calendar year: lanuary 1 to December 31, 2016 )  YYYY				
		or the calendar year before that: lanuary 1 to December 31, 2015 ) YYYY				

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Griggs Debtor 1 Joy \_\_ Case number (if known) First Name Middle Name Last Name Part 3: List Certain Payments You Made Before You Filed for Bankruptcy 6. Are either Debtor 1's or Debtor 2's debts primarily consumer debts? No. Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,425\* or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$6,425\* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. \* Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment. Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. Dates of payment Total amount paid Amount you still owe Was this payment for... Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or vendors Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or vendors Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or vendors Other

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or '	1 Joy			Gri	iggs	Case number	(if known)
	First Name		Middle Name	Las	t Name		
ns or ige	thin 1 year before you filed for bankruptcy, diders include your relatives; any general partners; porations of which you are an officer, director, pent, including one for a business you operate as the as child support and alimony.		s; relatives of any person in control,	general partners; part or owner of 20% or	nerships of which y more of their voting	ou are a general partner; g securities; and any managing	
✓	No						
	Yes. List all pay	ments to a	an insider.				
				Dates of payment	Total amount paid	Amount you still owe	Reason for this payment
	Insider's Name						
	Number Street						
	City	State	Zip Code				
	Insider's Name						
	Number Street						
	City	State	Zip Code				
	No		ranteed or cosigne t benefited an ins	-	Total amount paid	Amount you still owe	Reason for this payment
							Include creditor's name
	Insider's Name						
	Number Street						
	City	State	Zip Code				
			•				
	Insider's Name		· 		. <u></u>		
	Insider's Name  Number Street						
		State	Zip Code				

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Debtor 1 Joy Case number (if known) First Name Middle Name Part 4: Identify Legal Actions, Repossessions, and Foreclosures 9. Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes. No ◪ Yes. Fill in the details. Status of the case Nature of the case Court or agency Case title Pending Court Name On appeal Case number NumberStreet Concluded City State Zip Code Case title Pending Court Name On appeal Case number NumberStreet Concluded City State Zip Code Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below. No. Go to line 11. Yes. Fill in the information below. Value of the Describe the property Date property 2013 Volkskagen Jetta 02/03/2017 \$0 CAPITAL ONE AUTO FINAN Creditor's Name Explain what happened 3901 DALLAS PKWY Number Street Property was repossessed. Property was foreclosed. **PLANO** 75093 Texas Property was garnished. City State Zip Code Property was attached, seized, or levied. Describe the property Date Value of the property Creditor's Name **Explain what happened** Number Street Property was repossessed. Property was foreclosed. Property was garnished. City State Zip Code Property was attached, seized, or levied.

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Debt	tor 1 Joy	Griggs	Case number (if known)	
	First Name Middle Name	Last Name		
11.	accounts or refuse to make a payment because you		oank or financial institution, set off any amo	ounts from your
	✓ No  Yes. Fill in the details.			
		Describe the action th	e creditor took  Date action was taken	Amount
	Creditor's Name			
	Number Street			
		Last 4 digits of account	number: XXXX-	
	City State Zip Code			
12.	Within 1 year before you filed for bankruptcy, was ar appointed receiver, a custodian, or another official?		possession of an assignee for the benefit o	f creditors, a court-
	✓ No ☐ Yes			
Part	5: List Certain Gifts and Contributions			
13.	Within 2 years before you filed for bankruptcy, did y	you give any gifts with a t	otal value of more than \$600 per person?	
	<b>√</b> No	, , , , , , , , , , , , , , , , , , ,		
	Yes. Fill in the details for each gift.			
	Gifts with a total value of more than \$600 per person	Describe the gifts	Dates you gave the gifts	Value
			_	
	Person to Whom You Gave the Gift			
	Number Street			
	City State Zip Code			
	Person's relationship to you			
	Person to Whom You Gave the Gift			
	Number Street			
	City State Zip Code			
	Person's relationship to you			

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ebtor 1	Joy	Griggs	Case number (if known)		
	First Name Middle Name	Last Name	_		
. Wit	hin 2 years before you filed for bankruptcy, o	did you give any gifts or contribution	ns with a total value of	more than \$600	to any charity?
	No				
⊻					
	Yes. Fill in the details for each gift or contrib	oution.			
	Gifts or contributions to charities	Describe what you contribut	ed	Date you	Value
	that total more than \$600	Docorido Wilat you contribut	·ou	contributed	Tuiuo
	mar total more man 4000				
					-
	Charity's Name				
	Number Street				
	Number Succe				
	City State Zip Code				
	Oity State Zip Gode				
	List Certain Losses				
L O:	List Gertain Losses				
	No Yes. Fill in the details.  Describe the property you lost and how the loss occurred	Describe any insurance cover include the amount that insurance claims and include the amount that insurance claims are likely and include the control of the	ance has paid. List	Date of your loss	Value of property lost
		pending insurance claims on li A/B: Property.	ne 33 of <i>Scheaule</i>		
		Avb. Floperty.			
t 7:	List Certain Payments or Transfers				
abo	hin 1 year before you filed for bankruptcy, di out seeking bankruptcy or preparing a bankr	ruptcy petition?			anyone you consulte
abo	out seeking bankruptcy or preparing a bankrude any attorneys, bankruptcy petition preparers  No	ruptcy petition?			anyone you consulte
abo	out seeking bankruptcy or preparing a bankrude any attorneys, bankruptcy petition preparers	ruptcy petition?			anyone you consulte
abo	out seeking bankruptcy or preparing a bankrude any attorneys, bankruptcy petition preparers  No	ruptcy petition? s, or credit counseling agencies for sen	rices required in your bar	kruptcy.	
abo	out seeking bankruptcy or preparing a bankrude any attorneys, bankruptcy petition preparers  No	ruptcy petition? s, or credit counseling agencies for servented the counseling agencies for servented agencies for servented the counseling agencies for servented agencies	rices required in your bar	nkruptcy.  Date payment	Amount of
abo	out seeking bankruptcy or preparing a bankrude any attorneys, bankruptcy petition preparers  No	ruptcy petition? s, or credit counseling agencies for sen	rices required in your bar	Date payment or transfer	
abo	out seeking bankruptcy or preparing a bankrude any attorneys, bankruptcy petition preparers  No  Yes. Fill in the details.	ruptcy petition? s, or credit counseling agencies for sen  Description and value of any transferred	rices required in your bar	Date payment or transfer was made	Amount of payment
abo	out seeking bankruptcy or preparing a bankrude any attorneys, bankruptcy petition preparers  No  Yes. Fill in the details.  Semrad Law Firm	ruptcy petition? s, or credit counseling agencies for servented the counseling agencies for servented agencies for servented the counseling agencies for servented agencies	rices required in your bar	Date payment or transfer	Amount of
abo	out seeking bankruptcy or preparing a bankrupted any attorneys, bankruptcy petition preparers  No Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid	ruptcy petition? s, or credit counseling agencies for sen  Description and value of any transferred	rices required in your bar	Date payment or transfer was made	Amount of payment
abo	No Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue	ruptcy petition? s, or credit counseling agencies for sen  Description and value of any transferred	rices required in your bar	Date payment or transfer was made	Amount of payment
abo	out seeking bankruptcy or preparing a bankrupted any attorneys, bankruptcy petition preparers  No Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid	ruptcy petition? s, or credit counseling agencies for sen  Description and value of any transferred	rices required in your bar	Date payment or transfer was made	Amount of payment
abo	No Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue	ruptcy petition? s, or credit counseling agencies for sen  Description and value of any transferred	rices required in your bar	Date payment or transfer was made	Amount of payment
abo	No  No  Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street	ruptcy petition? s, or credit counseling agencies for sen  Description and value of any transferred	rices required in your bar	Date payment or transfer was made	Amount of payment
abo	No  Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street  Chicago Illinois 60643	ruptcy petition? s, or credit counseling agencies for sen  Description and value of any transferred	rices required in your bar	Date payment or transfer was made	Amount of payment
abo	No  No  Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street	ruptcy petition? s, or credit counseling agencies for sen  Description and value of any transferred	rices required in your bar	Date payment or transfer was made	Amount of payment
abo	No  Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street  Chicago Illinois 60643 City State Zip Code	ruptcy petition? s, or credit counseling agencies for sen  Description and value of any transferred	rices required in your bar	Date payment or transfer was made	Amount of payment
abo	No  Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street  Chicago Illinois 60643	ruptcy petition? s, or credit counseling agencies for sen  Description and value of any transferred	rices required in your bar	Date payment or transfer was made	Amount of payment
abo	No Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street  Chicago Illinois 60643 City State Zip Code  Email or website address	ruptcy petition? s, or credit counseling agencies for sen  Description and value of any transferred	rices required in your bar	Date payment or transfer was made	Amount of payment
abo	No  Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street  Chicago Illinois 60643 City State Zip Code	ruptcy petition? s, or credit counseling agencies for sen  Description and value of any transferred	rices required in your bar	Date payment or transfer was made	Amount of payment
abo	No Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street  Chicago Illinois 60643 City State Zip Code  Email or website address	ruptcy petition? s, or credit counseling agencies for sen  Description and value of any transferred	rices required in your bar	Date payment or transfer was made	Amount of payment
abo	No Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street  Chicago Illinois 60643 City State Zip Code  Email or website address	ruptcy petition? s, or credit counseling agencies for sen  Description and value of any transferred	rices required in your bar	Date payment or transfer was made	Amount of payment
abo	No Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street  Chicago Illinois 60643 City State Zip Code  Email or website address  Person Who Made the Payment, if Not You	ruptcy petition? s, or credit counseling agencies for sen  Description and value of any transferred	rices required in your bar	Date payment or transfer was made	Amount of payment
abo	No Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street  Chicago Illinois 60643 City State Zip Code  Email or website address  Person Who Made the Payment, if Not You	ruptcy petition? s, or credit counseling agencies for sen  Description and value of any transferred	rices required in your bar	Date payment or transfer was made	Amount of payment
abo	No Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street  Chicago Illinois 60643 City State Zip Code  Email or website address  Person Who Made the Payment, if Not You  Person Who Was Paid	ruptcy petition? s, or credit counseling agencies for sen  Description and value of any transferred	rices required in your bar	Date payment or transfer was made	Amount of payment
abo	No Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street  Chicago Illinois 60643 City State Zip Code  Email or website address  Person Who Made the Payment, if Not You  Person Who Was Paid	ruptcy petition? s, or credit counseling agencies for sen  Description and value of any transferred	rices required in your bar	Date payment or transfer was made	Amount of payment
abo	No Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street  Chicago Illinois 60643 City State Zip Code  Email or website address  Person Who Made the Payment, if Not You  Person Who Was Paid	ruptcy petition? s, or credit counseling agencies for sen  Description and value of any transferred	rices required in your bar	Date payment or transfer was made	Amount of payment
abo	No Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street  Chicago Illinois 60643 City State Zip Code  Email or website address  Person Who Made the Payment, if Not You  Person Who Was Paid	ruptcy petition? s, or credit counseling agencies for sen  Description and value of any transferred	rices required in your bar	Date payment or transfer was made	Amount of payment
abo	No Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street  Chicago Illinois 60643 City State Zip Code Email or website address Person Who Made the Payment, if Not You Person Who Was Paid	ruptcy petition? s, or credit counseling agencies for sen  Description and value of any transferred	rices required in your bar	Date payment or transfer was made	Amount of payment
abo	No Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street  Chicago Illinois 60643 City State Zip Code Email or website address Person Who Made the Payment, if Not You Person Who Was Paid	ruptcy petition? s, or credit counseling agencies for sen  Description and value of any transferred	rices required in your bar	Date payment or transfer was made	Amount of payment
abo	No Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street  Chicago Illinois 60643 City State Zip Code  Email or website address  Person Who Was Paid  Number Street  Chicago Illinois 60643 City State Zip Code  Chicago State Zip Code  Email or website address  Person Who Made the Payment, if Not You  Person Who Was Paid  Number Street	ruptcy petition? s, or credit counseling agencies for sen  Description and value of any transferred	rices required in your bar	Date payment or transfer was made	Amount of payment

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Debt				Griggs	Case number (if known)	
		First Name	Middle Name	Last Name		
	help	you deal with your credit not include any payment or t	ors or to make payme	ents to your creditors?	our behalf pay or transfer any property	to anyone who promised to
		No Yes. Fill in the details.				
				Description and value of a transferred	ny property  Date payment or transfer was made	
		Person Who Was Paid				
		Number Street				
		City State	Zip Code			
	<b>the</b> Incl	ordinary course of your bu	siness or financial af nd transfers made as s	fairs? ecurity (such as the granting of a	ransfer any property to anyone, other to	
				Description and value of a property transferred	Describe any property or payments received or deb in exchange	Date transfer was made
		Person Who Received Trans	sfer			
		Number Street				
		City State Person's relationship to you	Zip Code			
		Person Who Received Trans	sfer			
		Number Street				
		City State Person's relationship to you	Zip Code			
	ben	eficiary? ese are often called asset-pro No		I you transfer any property to a	a self-settled trust or similar device of	which you are a
		Yes. Fill in the details.		Description and value of	the property transferred	Date transfer was made
		Name of trust				

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Griggs Debtor 1 Joy Case number (if known) First Name Middle Name List Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units Part 8: 20. Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred? Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions. Yes. Fill in the details. Last 4 digits of account Type of account or Date Last balance account was before number instrument closed, sold, closing or moved, or transfer transferred Checking XXXX-Person Who Was Paid Savings Number Street Money market Brokerage Other City State Zip Code XXXX-Checking Person Who Was Paid Savings Number Street Money market Brokerage Other City State Zip Code Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables? Yes. Fill in the details. Who else had access to it? Describe the contents Do you still have it? No Name of Financial Institution Name Yes Number Street Number Street City State Zip Code City Zip Code State 22. Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy? Yes. Fill in the details. Do you still Who else had access to it? Describe the contents have it? Extra Storage Space Bags and Clothes No Name of Storage Facility Name 601 W Harrison St Number Street Number Street City State Zip Code Chicago Illinois 60607

City

State

Zip Code

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Debtor 1 Joy \_ Case number (if known) First Name Middle Name Part 9: Identify Property You Hold or Control for Someone Else 23. Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone. Yes. Fill in the details. Where is the property? Describe the contents Value Owner's Name **NumberStreet** Number Street City State Zip Code Zip Code City State Part 10: **Give Details About Environmental Information** For the purpose of Part 10, the following definitions apply: ■ Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material. Site means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites. Hazardous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term. Report all notices, releases, and proceedings that you know about, regardless of when they occurred. 24. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice Name of site Governmental unit Number Street Number Street City State Zip Code City State Zip Code 25. Have you notified any governmental unit of any release of hazardous material? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice Name of site Governmental unit Number Street NumberStreet City State Zip Code City State Zip Code

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Deb	tor 1				Griggs	Case nur	mber (if known)	
		First Name		Middle Name	Last Name			
26.		e you been a party No	y in any judio	cial or administr	ative proceeding under	any environmental la	aw? Include settlements and order	rs.
	П	Yes. Fill in the det	ails.					
					Court or agency	Na	ature of the case	Status of the case
		Case title						Pending
					Court Name			On appeal
		Case number			NumberStreet			Concluded
		la: - : ::			City State	Zip Code		
					nnections to Any Bu			
27.	With	nin 4 years before	you filed for	bankruptcy, did	you own a business or	have any of the follow	wing connections to any business?	?
		A member of A partner in a	f a limited liab a partnership	oility company (L	de, profession, or othe LC) or limited liability pa e of a corporation	-	ne or part-time	
		_			quity securities of a cor	poration		
		_		-		p 0. 0.00.		
	<b>✓</b>	No. None of the a						
		Yes. Check all that	at apply abo	ve and fill in the	details below for each b	ousiness.		
					Describe the nate	ure of the business	Employer Identification nu include Social Security nu	
		Business Name			_		EIN:	
		Number Street			- Name of account	ant or bookkeeper	Dates business existed	
		City	State	Zip Code	—	ant of bookkeeper	From To	
					Describe the nati	ure of the business	Employer Identification nu include Social Security nu	
		Business Name			_		EIN:	
		Number Street			- Nome of account	ant or bookkeeper	Dates business existed	
		City	State	Zip Code	— Name of account	ant or bookkeeper	France To	
		Oity	State	Zip Gode			From To	
					Describe the nati	ure of the business	Employer Identification nu include Social Security nu	
		Business Name			_		EIN:	
		Number Street			Name of account	ant or bookkeeper	Dates business existed	
		City	State	Zip Code	_		From To	

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Deb	otor 1 Joy		Griggs	Case number (if known)
	First Name	Middle Name	Last Name	
28.	creditors, or other parties.	ed for bankruptcy, did yo	ou give a financial stateme	nt to anyone about your business? Include all financial institutions,
	✓ No  Yes. Fill in the details be	low.		
	_		Date issued	
	Name		MM/DD/YYYY	
			_	
	Number Street			
	City State	e Zip Code	_	
Pari	t 12: Sign Below			
1	true and correct. I understand	l that making a false sta in fines up to \$250,000,	tement, concealing prope	ents, and I declare under penalty of perjury that the answers are rty, or obtaining money or property by fraud in connection with 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
	Signature of D	00		Signature of Debtor 2
	Date 2/22/20	17		Date
ı	Did you attach additional pag	es to Your Statement of	Financial Affairs for Indivi	duals Filing for Bankruptcy (Official Form 107)?
	<b>✓</b> No			
i	Yes			
ı	Did you pay or agree to pay so	meone who is not an at	torney to help you fill out I	pankruptcy forms?
	<b>✓</b> No			
İ	Yes. Name of person			Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

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B2030 (Form 2030) (12/15)

### **UNITED STATES BANKRUPTCY COURT**

		Northern	District of Illinois		
In re_	Joy Griggs		Case N	-	
	Debtor			,	nown)
			Chapte	r Chap	oter 13
	DISCLOSURE OF	COMPENSA	TION OF ATTORN	EY FOR DE	BTOR
1.	Pursuant to 11 U.S.C. § 329(a) and compensation paid to me within one rendered or to be rendered on behalf	year before the filing	of the petition in bankruptcy, or	agreed to be paid to m	ne, for services
	For legal services, I have agreed to a	ccept			\$4,000.00
	Prior to the filing of this statement I	have received			\$350.00
	Balance Due				\$3,650.00
2.	The source of the compensation pai	d to me was:			
	<b>✓</b> Debtor	Other (s	pecify)		
3.	The source of the compensation pai	d to me is:			
	<b>✓</b> Debtor	Other (s	pecify)		
4.	I have not agreed to share the all members and associates of my		ensation with any other person ur	nless they are	
	I have agreed to share the above-disclosed compensation with a other person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation, is attached.				
5.	In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:  a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;				
	b. Preparation and filing of any	petition, schedules, s	tatements of affairs and plan whi	ch may be required;	
	c. Representation of the debtor	at the meeting of cre	ditors and confirmation hearing, a	and any adjourned he	arings thereof;
	d. Representation of the debtor	in adversary proceed	ings and other contested bankrup	otcy matters;	
6.	By agreement with the debtor(s), the	above-disclosed fee	does not include the following se	ervices:	
		CEI	RTIFICATION		
	certify that the foregoing is a comple tor(s) in this bankruptcy proceedings.			ment to me for represe	ntation of the
	2/22/2017		/s/ Morsheda Hash	ıem	
_	Date		Signature of Attorn		
			Semrad Law Firm  Name of law firm		
			Name of law lilling		

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### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

### RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

#### A. BEFORE THE CASE IS FILED

#### THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

#### THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule and explain how and when the attorney's fees and the trustee's fees are determined and paid.
- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.

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6. Advise the debtor of the need to maintain appropriate insurance.

#### B. AFTER THE CASE IS FILED

#### THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and, when the case is called, for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

#### THE ATTORNEY AGREES TO:

- 1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.
- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.

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- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to § 1307(a) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
- 17. Provide any other legal services necessary for the administration of the case.

### C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3.If the case is converted to a case under Chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the Chapter 7 case for any unpaid fees and expenses, pursuant to § 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

#### D. RETAINERS AND PREVIOUS PAYMENTS

- 1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.
- The attorney seeks to have the retainer received by the attorney treated as an advance payment retainer, which allows the attorney to take the retainer into income immediately. The attorney hereby provides the following further information and representations:
- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows:

  Client understands that any funds that client is rendering to The Semrad Law Firm, LLC as part of the advance payment retainer shall immediately become the property of The Semrad Law Firm, LLC in exchange for a commitment by The Semrad Law Firm, LLC to provide the legal services described above. Said funds will be deposited into the main bank account owned by The Semrad Law Firm, LLC and will be used for general expense of the firm. Client further understands that it is ordinarily the client's option to deposit funds with an attorney that shall remain client's property as security for future services.

  However, The Semrad Law Firm, LLC does not represent clients under such a security retainer because the preparation of a bankruptcy cases requires many disparate tasks and functions for the attorney and support staff; some of which require legal expertise while other may be only ministerial in nature. Client further understands that the benefit that client is receiving under the fee arrangement is the commitment of The Semrad Law Firm, LLC to perform any and all work reasonably necessary to represent client's interest absent any extraordinary circumstance.
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;
- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation, the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing, including the date(s) any such fees were paid.

#### E. CONDUCT AND DISCHARGE

- 1. *Improper conduct by the attorney*. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. *Improper conduct by the debtor*. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. *Discharge of the attorney*. The debtor may discharge the attorney at any time.

#### F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$4,000.00
- 2. In addition, the debtor will pay the filing fee in the case and other expenses of \$371.76
- 3. Before signing this agreement, the attorney has received, \$350.00 toward the flat fee, leaving a balance due of \$3,650.00; and \$61.76 for expenses, leaving a balance due of \$4,021.76
- 4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date:	2/22/2017	
Signed:		
/s/ Joy (	Griggs	
		/s/ Morsheda Hashem
Debtor(s	5)	Attorney for Debtor(s)

Do not sign if the fee amounts at top of this page are blank.

# Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

### This notice is for you if:

You are an individual filing for bankruptcy,

and

Your debts are primarily consumer debts.

Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

### The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of the Bankruptcy Code:

- Chapter 7 Liquidation
- Chapter 11 Reorganization
- Chapter 12 Voluntary repayment plan for family farmers or fishermen
- Chapter 13 Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

### **Chapter 7: Liquidation**

	\$245	filing fee
	\$75	administrative fee
+	\$15	trustee surcharge
	\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

- most taxes;
- most student loans;
- domestic support and property settlement obligations;

- most fines, penalties, forfeitures, and criminal restitution obligations; and
- certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

- fraud or theft;
- fraud or defalcation while acting in breach of fiduciary capacity;
- intentional injuries that you inflicted; and
- death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A-1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A-2).

If your income is above the median for your state, you must file a second form - the *Chapter 7 Means Test Calculation* (Official Form 122A-2). The calculations on the form - sometimes called the *Means Test* - deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

### Chapter 11: Reorganization

	\$1,167	filing fee
+	\$550	administrative fee
	\$1,717	total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

### **Read These Important Warnings**

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

### Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

# Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

- domestic support obligations,
- most student loans,
- certain taxes.
- debts for fraud or theft,
- debts for fraud or defalcation while acting in a fiduciary capacity,
- most criminal fines and restitution obligations,
- certain debts that are not listed in your bankruptcy papers,
- certain debts for acts that caused death or personal injury, and
- certain long-term secured debts.

### Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court

For more information about the documents and their deadlines, go to:

http://www.uscourts.gov/bkforms/bankruptcy\_forms.html#procedure.

### Bankruptcy crimes have serious consequences

- If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury either orally or in writing in connection with a bankruptcy case, you may be fined, imprisoned, or both.
- All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

### Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together - called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

# Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days **before** you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: <a href="http://www.justice.gov/ust/eo/hapcpa/ccde/cc\_approved.html">http://www.justice.gov/ust/eo/hapcpa/ccde/cc\_approved.html</a>

In Alabama and North Carolina, go to: http://www.uscourts.gov/FederalCourts/Bankruptcy/ BankruptcyResources/ApprovedCredit 20AndDebtCounselors.aspx

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

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### **UNITED STATES BANKRUPTCY COURT**

**Northern District of Illinois** 

In re:	Griggs, Joy  Debtor(s)	Case No	Case No		
Desitor(s)		Chapter.	Chapter13		
	VERIFICA	TION OF CREDITOR MAT	RIX		
T knowledge	he above named Debtors hereby verify t e.	nat the attached list of creditors is tru	ue and correct to the best of their		
Date:	2/22/2017	/s/ Griggs, Joy Griggs, Joy Signature of Debi	tor		

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CAPITAL ONE AUTO FINAN 3901 DALLAS PKWY PLANO, TX, 75093

Santander Consumer USA ATT POC: Janiscia Jackson PO Box 961245 Fort Worth, TX, 76161

U S DEPT OF ED/GSL/ATL PO BOX 2287 ATLANTA, GA, 30301

ENHANCED RECOVERY CO L 8014 BAYBERRY RD JACKSONVILLE, FL, 32256

AMERASSIST 8415 PULSAR PLACE SUITE 250 COLUMBUS, OH, 43240

CREDIT MANAGEMENT LP PO Box 118288 Carrollton, TX, 75011

### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

### RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

#### A. BEFORE THE CASE IS FILED

#### THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

#### THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule and explain how and when the attorney's fees and the trustee's fees are determined and paid.
- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.

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6. Advise the debtor of the need to maintain appropriate insurance.

#### B. AFTER THE CASE IS FILED

#### THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and, when the case is called, for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

#### THE ATTORNEY AGREES TO:

- 1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.
- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.

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- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to § 1307(a) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
- 17. Provide any other legal services necessary for the administration of the case.

### C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3.If the case is converted to a case under Chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the Chapter 7 case for any unpaid fees and expenses, pursuant to § 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

#### D. RETAINERS AND PREVIOUS PAYMENTS

- 1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.
- The attorney seeks to have the retainer received by the attorney treated as an advance payment retainer, which allows the attorney to take the retainer into income immediately. The attorney hereby provides the following further information and representations:
- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows:

  Client understands that any funds that client is rendering to The Semrad Law Firm, LLC as part of the advance payment retainer shall immediately become the property of The Semrad Law Firm, LLC in exchange for a commitment by The Semrad Law Firm, LLC to provide the legal services described above. Said funds will be deposited into the main bank account owned by The Semrad Law Firm, LLC and will be used for general expense of the firm. Client further understands that it is ordinarily the client's option to deposit funds with an attorney that shall remain client's property as security for future services. However, The Semrad Law Firm, LLC does not represent clients under such a security retainer because the preparation of a bankruptcy cases requires many disparate tasks and functions for the attorney and support staff; some of which require legal expertise while other may be only ministerial in nature. Client further understands that the benefit that client is receiving under the fee arrangement is the commitment of The Semrad Law Firm, LLC to perform any and all work reasonably necessary to represent client's interest absent any extraordinary circumstance.
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;
- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation, the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing, including the date(s) any such fees were paid.

### E. CONDUCT AND DISCHARGE

- 1. *Improper conduct by the attorney*. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. *Improper conduct by the debtor.* If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.

### F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$4,000.00
- 2. In addition, the debtor will pay the filing fee in the case and other expenses of \$371.76
- 3. Before signing this agreement, the attorney has received, \$350.00 toward the flat fee, leaving a balance due of \$3,650.00; and \$61.76 for expenses, leaving a balance due of \$4,021.76
- 4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date:	2/20/2017	
Signed	:	
/s/ Joy	Griggs	
<u> </u>	y langer	/s/ Morsheda Hashem Mash hada
Debtor(		Attorney for Debtor(s)

Do not sign if the fee amounts at top of this page are blank.

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Debtor 1 Joy First Name			ase number (if known)	
		st Name		
Part 6: Answer These Qu	restions for Reporting Purposes			
<sup>16.</sup> What kind of debts do you have?	<ul> <li>16a. Are your debts primarily c "incurred by an individual p No. Go to line 16b.  ✓ Yes. Go to line 17.</li> <li>16b. Are your debts primarily be money for a business or inv No. Go to line 16c.  ✓ Yes. Go to line 17.</li> <li>16c. State the type of debts you</li> </ul>	orimarily for a personal, for a personal, for a personal, for usiness debts? Businest restment or through the	amily, or household ss debts are debts th operation of the bus	purpose."  at you incurred to obtain siness or investment.
17- Are you filing under Chapter 7? Do you estimate that after any exempt	✓ No. I am not filing under Chapte  Yes. I am filing under Chapter 7. expenses are paid that fun	. Do you estimate that after	r any exempt property ribute to unsecured cr	r is excluded and administrative editors?
property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	☐ No. ☐ Yes.			
<sup>18.</sup> How many creditors do you estimate that you owe?	<ul><li>✓ 1-49</li><li>☐ 50-99</li><li>☐ 100-199</li><li>☐ 200-999</li></ul>	1,000-5,000 5,001-10,000 10,001-25,000		25,001-50,000 50,001-100,000 More than 100,000
19. How much do you estimate your assets to be worth?	▼ \$0-\$50,000 ■ \$50,001-\$100,000 ■ \$100,001-\$500,000 ■ \$500,001-\$1 million	\$1,000,001-\$10 \$10,000,001-\$1 \$50,000,001-\$1 \$100,000,001-\$1	50 million 100 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
20. How much do you estimate your liabilities to be?	☐ \$0-\$50,000 ☐ \$50,001-\$100,000 ☑ \$100,001-\$500,000 ☐ \$500,001-\$1 million	\$1,000,001-\$10 \$10,000,001-\$5 \$50,000,001-\$1 \$100,000,001-\$	50 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
Part 7: Sign Below				
For you	I have examined this petition, and correct.  If I have chosen to file under Chap of title 11, United States Code, I u	oter 7, I am aware that I r	may proceed, if eligib	le, under Chapter 7, 11,12, or 13
	under Chapter 7.  If no attorney represents me and I out this document, I have obtained I request relief in accordance with I understand making a false statem connection with a bankruptcy case both. 18 U.S.C. §§ 152, 1341, 151	did not pay or agree to per did not pay or agree to per did not read the notice receive chapter of title 11, Lenent, concealing properties can result in fines up to 19, and 3571.	pay someone who is quired by 11 U.S.C. g Jnited States Code, s ty, or obtaining mone	not an attorney to help me fill § 342(b). specified in this petition. ey or property by fraud in
	Signature of Debtor 1		Signature of Debtor	2
÷	Executed on 2/20/2017 MM / DD / Y	<del>YYY</del>	Executed on	MM / DD / YYYY

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Fill in this infor	mation to identify your ca	ise:			
Debtor 1	Joy		Griggs		
	First Name	Middle Name	Last Name	_	
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name	<b>  </b>	
United States E	Bankruptcy Court for the:	Northern	District of Illinois		
			(State)	_	
Case number (If known)		· · · · · · · · · · · · · · · · · · ·		_	
Official	Form 106Da			Check if this amended file	
Official	Form 106De	<u>C</u> .	•	, anterded in	iiig
<b>Declarat</b>	ion About an I	ndividual Debt	or's Schedules		12/1
If two married	people are filing togethe	r, both are equally respon	sible for supplying correct	information.	
U.S.C. §§ 152,  Part 1: Sign	1341, 1519, and 3571. Below				
Did you pa	ay or agree to pay some	one who is NOT an attorne	y to help you fill out bankı	ruptcy forms?	
I⊋i No	.,		,, ,		
Yes. N	Name of person		Attach Bankruptcy Pe Signature (Official Fo	etition Preparer's Notice, Declaration, and	
	nalty of perjury, I declare are true and correct.	that I have read the sumi	nary and schedules filed w	ith this declaration and	
🗶 /s/ Joy G	riggs Jany SLA	LLT	×		
Signature o	f Debtor 1		Signature o	of Debtor 2	

Date

MM/DD/YYYY

Date 2/20/2017

MM/DD/YYYY

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Debtor 1			Griggs	Case number (if known)
	First Name	Middle Name	E Last Name	Commission and the second of t
28. Wit	thin 2 years before editors, or other pa	you filed for bankruptorties.	cy, did you give a financial sta	atement to anyone about your business? Include all financial institutions,
<u>√</u>	No Yes. Fill in the det	ails below.		
			Date issued	
	Name	·	MM/DD/YYYY	
	Number Street		*	
	City	State Zip Co		
	City	State Zip Co	ode	
Part 12:	Sign Below			
a bar	ikruptcy case can	result in fines up to \$2 Joy Griggs	50,000, or imprisonment for u	property, or obtaining money or property by fraud in connection with up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
	Signatu	re of Debtor 1 🖟 🕠	<del></del>	Signature of Debtor 2
	Date 2	/20/2017		Date
Did ye	ou attach additiona	al pages to Your State	ment of Financial Affairs for I	ndividuals Filing for Bankruptcy (Official Form 107)?
N V	lo			
ĒΥ	es .			
Did yo	ou pay or agree to	pay someone who is no	ot an attorney to help you fill	out bankruptcy forms?
V	lo			
	es. Name of person			Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

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### UNITED STATES BANKRUPTCY COURT

**Northern District of Illinois** 

In re:	Griggs, Joy  Debtor(s)		Case No		
			Chapter.	Chapter13	
		VERIFICATION	ON OF CREDITOR MAT	RIX	
Ţī knowledge	he above named Debto e.	ਸਤ਼ hereby verify that tl	ne atțached list of creditors is tru	e and correct to the best of their	
Date:	2/20/2017		/s/ Griggs, Joy Griggs, Joy <i>Signature of Debt</i> o	grey Gray	

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Deb	tor 1 Joy First Name	Middle Name	Griggs Last Name	Case number (if known)					
16.	Calculate the median family income that applies to you. Follow these steps:								
	16a. Fill in the state in which		Illinois						
	16b. Fill in the number of pe	eople in your household.	1						
17.	household	using the link specified in the separate instructions for this form. This list may also be available at the bankruptcy clerk's office.							
	7a. Line 15b is less than or equal to line 16c. On the top of page 1 of this form, check box 1, Disposable income is not determined under 11 U.S.C. § 1325(b)(3). Go to Part 3. Do NOT fill out Calculation of Disposable Income (Official Form 122C-2).								
	7b. Line 15b is more than line 16c. On the top of page 1 of this form, check box 2, Disposable income is determined under 11 U.S.C. § 1325(b)(3). Go to Part 3 and fill out Calculation of Disposable Income (Official Form 122C-2). On line 39 of that form, copy your current monthly income from line 14 above.								
Part	3: Calculate Your Com	mitment Period Under	11 U.S.C. §1325(b)(	4)					
18.	Copy your total average m	onthly income from line 11.			\$1,261.47				
19.	Deduct the marital adjustment if it applies. If you are married, your spouse is not filing with you, and you contend that calculating the commitment period under 11 U.S.C. § 1325(b)(4) allows you to deduct part of your spouse's income, copy the amount from line 13.								
	19a. If the marital adjustmen	t does not apply, fill in 0 on li	ne 19a.		-\$0.00				
	19b. Subtract line 19a from line 18.								
20.	Calculate your current monthly income for the year. Follow these steps:								
	20a. Copy line 19b.				\$1,261.47				
	Multiply by 12 (the nun	Multiply by 12 (the number of months in a year).							
	20b. The result is your current monthly income for the year for this part of the form.								
	20c. Copy the median family income for your state and size of household from line 16c.								
21.	ow do the lines compare?								
	Line 20b is less than line 20c. Unless otherwise ordered by the court, on the top of page 1 of this form, check box 3, The commitment period is 3 years. Go to Part 4.								
	Line 20b is more than or equal to line 20c. Unless otherwise ordered by the court, on the top of page 1 of this form, check box 4, <i>The commitment period is 5 years</i> . Go to Part 4.								
Part :	4: Sign Below								
By signing here, I declare under penalty of perjury that the information on this statement and in any attachments is true and correct.									
	Signature of Debtor	THE STATE OF THE S	- ·Si	gnature of Debtor 2	* 01 - 1 - 1 - 1 - 1 - 1 - 1 - 1 - 1 - 1				
	Date 2/20/2017 MM/DD/YYYY		Da	MM/DD/YYYY	; :				
If you checked 17a, do NOT fill out or file Form 122C-2. If you checked 17b, fill out Form 122C-2 and file it with this form. On line 39 of that form, copy your current monthly income from line 14 above.									